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Sixty-Six Years of Service



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SIXTY-SIX YEARS of SERVICE

An account of the activities

of the

United Charities of Chicago

Including

Reports of Social Work Done and Financial Statement for the period October 1, 1919 to October 1, 1922

> United Charities of Chicago 308 North Michigan Avenue Chicago, Illinois

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"THE DAYS OF THE PIONEER ARE NOT OVER.
THERE ARE CONTINENTS OF HUMAN WELFARE OF WHICH WE HAVE PENETRATED
ONLY THE COASTAL PLAIN."

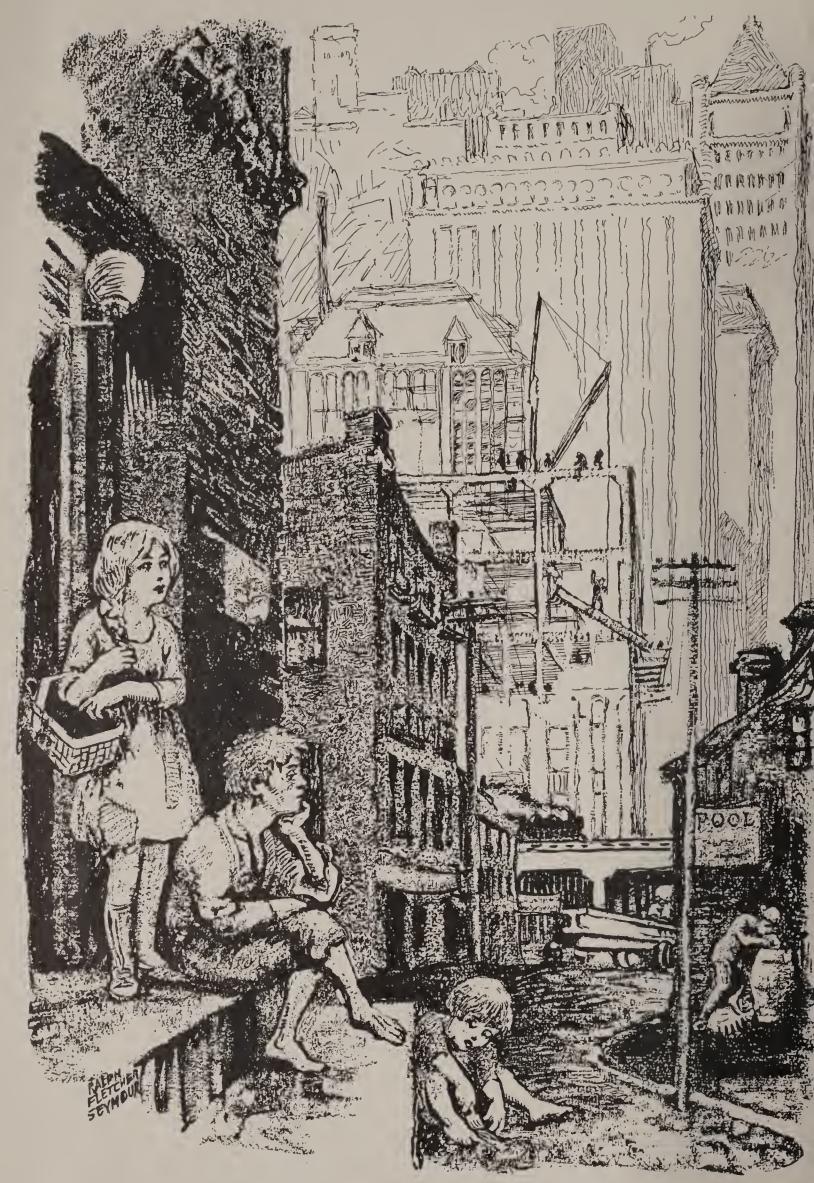
From "American Individualism" by
Herbert Hoover.

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Lord send to men who are old and rougher The ills that little children suffer; And keep safe and undefiled The young years of the little child.—Masefield

Introduction

How I beings move either upward or downward in their journey through life. There is no such thing as a stationary level of human progress. People rise or fall, and always there is a terrific pull towards the bottom. It is like the force of gravity. Those who fail to put forth their best efforts for the purpose of bettering their condition in life, are inevitably dragged downward.

The downward drift, however, is not always due to lack of inherent worthiness on the part of the individual. It is not always due to lack of opportunities. It is often the result of misdirected efforts; it is frequently caused by ignorance for which the victim is in no sense responsible; and in many cases it is because of unavoidable physical disabilities.

These misdirected efforts, ignorance, and unavoidable physical disabilities of people, place upon society in general the constant responsibility of lending a helping hand, and are an ever present challenge to thinking men and women, urging them to organized effort for the betterment of those conditions which are responsible for the misfortunes of their fellowmen.

For sixty-six years the United Charities of Chicago has been pioneering in this realm of human welfare in this great and growing community. It has constantly striven to serve well and to keep pace with the growing demands and ever-increasing number of problems that have come with the rapid transformation of Chicago from a small city to the enviable position it now holds as the second city of the land.

It is still pioneering, but through the years that have passed it has been constantly building until today it has builded a constructive organization of which Chicago may well be proud. It can rightfully be called the central clearing house of social work in Chicago, each of its strategically placed district offices forming a local nucleus for community humanitarian work.

Any organization with such extensive operations as the following pages reveal is certain to make mistakes regardless of the constant effort always to keep them down to a minimum. Any questions that this report of the United Charities may raise, the officers of the United Charities will be glad of an opportunity to answer. Constructive criticism and suggestions are most welcome.

There are still an occasional few who labor under a misunderstanding as regards the service the United Charities performs for the community. They still look upon it as an old time relief society, satisfied to patch up poverty by doles of money and gifts of kind. This is just what it is not. It believes in giving material relief to the poor, but it believes in giving much more. That much more includes the ministrations of human service, of science and education.

Chicago can have just as much poverty and social distress as it is willing to pay for. It can also have as much freedom from these things as it is willing to work for and to pay for. The business of the United Charities is to prevent and to remove poverty and social distress. The success of its work—and in a large measure the freedom of the city from these things—rests upon the co-operation of all citizens with it.



Relief and Aid Society—Now the United Charities of Chicago—Giving Relief to Suffering Families During the Chicago Fire

CHAPTER I.

Sixty-Six Years of Service

THE constructive solution of the problems of unfortunate families and individuals, and the betterment of those conditions which have been the cause of family and individual problems, have been the mission of the United Charities of Chicago since its inception, sixty-six years ago, when on February 16, 1857 the organization (then called the Chicago Relief and Aid Society) was granted a charter by the Illinois State Legislature, which set forth the objects of the incorporators as follows:

"To provide a permanent, efficient and practical mode of administering and distributing the private charities of the city of Chicago; to examine and establish the necessary means for obtaining full and reliable information of the condition and the wants of the poor of said city, and putting into practical and efficient operation the best system of relieving and preventing want and pauperism therein."

The present name was taken April 16, 1909, when the Chicago Bureau of Charities, an organization which was doing similar work to that of the Chicago Relief and Aid Society, consolidated with the older organization.

On September 1, 1919 the work of the Legal Aid Society of Chicago, which had been established in 1886, was also taken over by the United Charities, and the service heretofore rendered by this general legal charity was made a component part of the United Charities' work.

These consolidations have resulted in the building up of one large organization supported by private contributions, and which in addition to being an agency helpful to those in distress, regardless of race, color, or creed, is engaged in preventive and constructive efforts to improve the social conditions which are largely the cause of this distress.

The sick, the needy, the homeless are all helped by the United Charities. The struggling mother is assisted to keep the family together, and the children given opportunities and provided with recreation as well as bodily comforts. The legally harrassed, and those without means to obtain the justice which is their due are advised and assisted. The downhearted man is braced up and helped to find employment.

The entire city of Chicago is the United Charities' field of work. A general administration office is maintained downtown; ten district offices are maintained in locations convenient for the poor of the city; and as far as possible the districts are so arranged so that each contains a well-to-do community adjacent to the poor one. The purpose of this being to interpret the one to the other and to furnish an avenue of friendly and helpful communication.

The district offices are the places where the poor come for help and advice, and the constant use they make of them for this purpose alone justifies their maintenance.

Those who have educated friends with whom they may discuss their life problems, and money to obtain legal advice when they need it, have little knowledge of the perplexity and distress, in families where these things are lacking. The lives of the poor are full of complex problems of the greatest variety, and their helplessness calls for the deepest sympathy and constantly tests the resourcefulness of the trained staff workers of the United Charities to the last degree.

Service the Keynote

The United Charities is a family service organization first; a family relief organization second. In other

words, the giving of relief to families under its care is incidental to the carrying out of a program of assistance, which will eventually restore the family in misfortune to a selfsupporting basis.

Like the Visiting Nurse Association, the United Charities is a service organization differing only in the fact that its trained workers minister to the social ills of the poor, instead of their physical ills. Just as the "visiting nurse" gives medical relief incidental to doing and seeing that everything is done for the care of their patients that will insure their ultimate recovery, the United Charities social case worker gives material relief incidental to doing, or seeing that the socially ill family does those things that are essential to their ultimate recovery from poverty.

The United Charities is not an association of a number of different charitable organizations doing different types of work, but is a single organization, primarily a family service and relief organization, in that in normal times it is concerned only in giving aid and service to families in which there is no breadwinner or in which the breadwinner is so incapacitated that he is unable to work.

The importance of this service end of the work of the United Charities is best illustrated by the fact that during the fiscal year 1921-22 out of a total of 11,589 families who applied to the United Charities for help it was necessary to give cash or material relief to only 3,211 families. The problems of the other families were solved by the trained staff workers. In addition to the principal work of the United Charities, which is done by the Family Social Work Department, the organization also conducts several departments which are closely related to its main task.

Special Departments Augment Family Service

The Legal Aid Bureau of the United Charities is probably the most important of these special service departments. It does the work of the former Legal Aid Society, which prior to amalgamation with the United Charities in September, 1919, functioned as a separate organization. This Bureau furnishes free legal aid and advice to people who are too poor to hire the services of a lawyer to protect their legal rights or to see that they receive justice in our courts. Other departments of the United Charities are the Summer Outing Department, Inter-city Bureau Homeless Man Department, Household Economic Department, and Mary Crane Nursery.

The Summer Outing Department operates from May to October of each year. This department arranges summer outings for poor women and children at country homes and at camps. It conducts Camp Algonquin, near Algonquin, Illinois, which is probably the largest and best equipped camp of the kind in the Middle West, if not in the whole country.

The Inter-city Bureau and Homeless Man Department handles investigations for charitable organizations in other cities, who in turn cooperate with the United Charities, and assists homeless and stranded men—men who are physically handicapped, insane or otherwise subnormal—locating relatives and friends who can assist them, and providing institutional care when there are no natural resources to be found.

The Household Economic Department, while small, does a very important work. Families living in insanitary homes are removed to better quarters or the bad conditions remedied. Special diets are provided for children suffering from mal-nutrition,

and mothers are taught the use of proper foods. Under the direction of this department, \$18,569 was spent for milk in the fiscal year 1921-22, in order to better the health of the children in the families that were being cared for by the United Charities.

Mary Crane Nursery is one of the largest and best known nurseries in this country and is used as a model by organizations in many other cities as well as in Chicago. At this nursery 61 children were cared for every week-day last year. This nursery is financed almost entirely by a special fund provided by the Crane family and by others who are interested in the special work done by the nursery.

These various types of work done by the United Charities are all closely knit together and have an important bearing upon its primary work, which is the assisting of the family.

The Organization of the United Charities

There is nothing elaborate whatsoever about the organization. At the present time (May 1, 1923) there is a total number of 128 employees. Of this number 86 are divided among the ten district offices of the organization where the actual social case work is done. There are 12 employees in the Legal Aid Bureau, 2 in Intercity and Homeless Man Department, 7 in Mary Crane Nursery, 1 caretaker at Camp Algonquin, and the balance of 20 employees compose the General Office staff.

These 128 employees are all salaried, but they are by no means oversalaried—the rates of pay being no higher than in ordinary commercial work, and in many instances very much below the rates paid. In addition to the salaried staff, there are many people who volunteer for part

time service during the year. Last year about 250 volunteers gave their time. The officers and Board of Directors of the United Charities also serve without any remuneration, and give much of their valuable time and experience in forwarding the aims of the United Charities.

While the management of the United Charities is thoroughly business-like, the human element in this work is never forgotten. The trained workers of the society, whose duty it is to visit and come in direct contact with the poor, are chosen not alone for their scientific training, but because of their Samaritan instincts. Personal contact, friendliness, helpfulness, a disposition to build up, to encourage, to be sufficiently practical to prevent recurring imposition, but never for an instant forgetting that the first duty is to feed, clothe, and care for the needy, regardless of all else, are the fundamental qualities looked for in engaging the workers of the organization.

The affairs of the United Charities are governed by a Board of Directors consisting of twenty-four directors selected from the community at large, and a director representing each district division of which there are ten at present. The directors hold office for three years, and are elected in three classes—that is, the terms of one-third expire each year. New members of the Board are chosen at the Annual Meeting of the organization which con-

venes on the second Monday of November of each year.

The officers of the organization are elected annually by the Board of Directors.

The biggest men and women of Chicago of various religious faith recognize in the United Charities the most potent and efficient single force in organized charity for the city as a whole. The United Charities has the counsel of Chicago's best citizens, including ministers, doctors, lawyers, merchants, bankers, accountants, and professional men generally. Such cooperation is not only endorsement, but is also positive proof of highest efficiency.

No body of men and women of Chicago surpasses the directorate of the United Charities in devotion to the cause. These men and women are giving liberally, money, time and the best efforts of heart, hand and brain in behalf of the city's unfortunates.

The personnel of the staff workers, and the vital inter-relations which they have with representative social organizations, churches and civic bodies, explains why the searchlight of publicity, when turned on this work from any angle, reveals only high standards of business methods and civic patriotism.

The United Charities of Chicago has accomplished more than mere system and organization in charity work—it represents an organized public conscience, courageous and humane.



CHAPTER II.

Family Social Work Department

AMILY Social Work deals with the social needs of individuals, as parts of family groups and the adjustment of their relations to those groups and to society. It concerns itself not only with the economic needs of the family, but with all the complexities of its social life, good health, educational development, character development, with solving difficulties and misunderstandings between husband and wife, between parents and children with correction of temperamental handicaps; with vocational guidance and industrial competency; and with the leisure hour activities of all the members of a family group.

Its aim is for a larger, better rounded life for each individual, for producing most for the well being for each individual out of each life, while at the same time it holds

staunchly to the belief that the larger, rounded life can come only through self expression tempered by mutual responsibilities of family life itself.

Family social work emphasizes the fact that each individual is essentially different from every other: that therefore it must endeavor to obtain a thorough knowledge of each client and must co-operate with the client in the carrying out of plans which will solve his difficulties. It has no set solution. Each family plan is different from the next. It is an art as complex as life itself. It is the purpose of family social work not only to strengthen the weak factors of the family itself, but to encourage and develop, either directly or through other agencies, these other preventive measures which a study of conditions in many families has shown to be necessary.**

^{*}This definition of Family Social Work appears in the preliminary "Report of Committee on Content of Family Case Work" of the American Association for Organizing Family Social Work. The definition is tentative as the Committee is still considering the entire report.

This chapter reports the services rendered to 12,076 families during the Fiscal Year, October 1, 1921, to September 30, 1922.

A staff of sixty social case workers (ten district superintendents and fifty social case workers) served this group in a professional capacity.

An office in the loop and ten district offices were maintained for the convenience of the individuals seeking aid and to expedite the work. These district offices served also as centers for the representatives of those city-wide agencies, which have no district offices, and in several instances were used as joint offices of the United Charities, Visiting Nurse Association, Infant Welfare Society and the Municipal Tuberculosis Sanitarium. The out-patient department of the State Hospital for the Insane holds clinics regularly in certain offices.

The expenditures for the Family Social Work Department were \$344,-755. This included the maintenance of district offices, relief expenditures, salaries of social case workers, stenographers, clerks, interpreters and visiting housekeepers, and a portion of the services of executives of the organization and of the finance and accounting departments.*

Types of Services

The calls upon this department fall into two groups, based upon the needs of those appealing for aid and the available co-operation with other agencies.

These classifications are recorded as major and minor services†:

Classification

Types of Service	Family Division
Major Services	5,416
Minor Services	6,660
٩	12,076

Relationship of Minor and Major Services

The distribution of the clients between these two classifications is determined by the needs of each client.

This in comparison with the previous fiscal year has seen an increase in the proportion of families receiving minor services. This fact is somewhat attributable to the increasingly



The Interview

effective social organization of the city both through private initiative and through the creation of public departments administering progressive social legislation. It is to a greater extent a fluctuation due to the dimunition of acute unemployment during the last eight months of the fiscal year—(see charts B and C).

The United Charities is peculiarly equipped to meet the more involved situations because it is unspecialized and may handle the family situation as a whole supplementing the services of other agencies. Long time cooperation with a family involving complex relationship is designated as Major Service. Instances in which relief is expended are included also in Major Services.

^{*}Analysis of the total expenditure appears on pages 84 and 85.
†These classifications are in accord with decisions of special committee American Association of Family Social Work. They are technically known as under care cases (major services) and not under care cases (minor services). Definition recorded in 1916 Charity Organization Bulletin.

Services are often rendered which though of great importance to the recipient absorb relatively little time of the staff. This group is one largely of reference and of information given confidentially to authorized agencies. These services are classed as Minor Services and analyzed and discussed later.

Families Receiving Major Services

In the interest of these 5,416 families receiving major services the community's resources (other social agencies, public departments, churches and schools) were utilized 11,352 times and \$169,766 in relief was expended in bringing the family income up to the required budget.* The following paragraphs illustrate to a limited extent the demands on the society by this group and how they were met.

The services of the social case worker in rallying to families support, different resources is illustrated in this case:

The K. family was referred to the United Charities December, 1921, by the Social Hygiene League. Mr. K. was distraught with anxiety. He was losing his eyesight—only power to distinguish large objects remained. His earning capacity was gone. The ownership of the house he was buying was jeopardized and the future of his wife and four small children was threatened.

Mrs. K. was eligible for a mother's pension and had been for six months, but it remained for the social case worker to persuade her to apply. Curiously she could not believe such help was available for her.

Mr. K. was eligible for a pension for the blind—he knew nothing of the pension nor how to secure it. He also was entitled to instruction from the State Vocational Education Bureau, but knew nothing of that resource. The Bureau at the request of the social case worker furnished a broom making machine, instructed him in its use, and he now earns a minimum of \$7 a week.

During the twelve month period of adjustment the United Charities sup-

plemented the family's financial resources to the extent of \$341.03. In December, 1922, the Mother's pension of \$70 a month was granted, which with Mr. K's pension for blind of \$150 a year and his earnings insure the necessary income for the family, including payments on his home, in which he had less than \$1,000 equity at the time the pension was granted.

Mr. K. feels that the best of all the services was the opportunity to work.

Widowhood

To a great degree the aid to Mother's Law provides for dependent women with young children. During the last year the United Charities cooperated with the Mother's Pension Department of Cook County in the support of 335 families. Of that number 132 families received supplementary aid from the United Charities because the appropriation made by the county board (although the total prescribed by the law) was insufficient to meet the increased expenditures due to the amendments of 1921. A discussion of the relief expenditures of the United Charities for this group appears under Mother's Pension, page 27. Typical of cases of this group is the following:

In January, 1921, Mrs. E. a widow with six children under fourteen years of age received the maximum pension \$65 a month from the Juvenile Court. No pension was granted for Vaclav who was fourteen that month. He was to graduate from eighth grade in February. His teacher strongly recommended that he attend high school. His intelligence quotient was 102 as reported by the Institute of Juvenile Research. His desire to continue in school warred in his youthful mind with his feeling of responsibility as "man of the family." He listened anxiously to the case worker's discussions with his mother as to how to make ends meet.

The United Charities supplemented the pension until the amendment of July, 1921 made it possible in November, 1921, for the court to increase Mrs. E's pension to \$100 a month. Vaclay did excellent work in high

^{*}The chapter devoted to the Home Economics Department, page 39, describes the budgetary basis of relief giving.

school. His teacher recommended transfer from two years' course to a four years' course, and he was granted a scholarship. The relief expenditures by the United Charities supplementing the income for the ten months before the pension was increased was \$531.

Frequently it is necessary for women eligible for a pension to wait from two to ten months before receiving it. Two hundred women so waiting were wholly or partially supported last year by the United Charities.

Foreign born unnaturalized mothers are denied the pension under the provisions of the law. The Juvenile Court makes every effort to aid these women to naturalization and grants pensions, pending full citizenship, to those who have declared their intention of becoming citizens. An occasional woman fails in the examination and her pension is withdrawn pending naturalization.

An Italian widow, for instance, whose pension of \$70 a month was "stayed" because of her failure to learn sufficient English to receive her naturalization papers was referred to the United Charities. She could not learn because of myocarditis which prostrated her at times. The twelve year old Marie "taught" her mother English in the evenings, watched over the three younger children and helped with the housework between school hours. Not only money but much service was needed to induce the mother to follow the necessary health regime—even her teeth needed extracting and treatment—and to encourage her in her efforts at learning a foreign language.

When she succeeds in passing the examination for citizenship her pension will be reinstated; until then, she with hundreds of others, in similar situations, remain a charge upon the United Charities. During six months \$306.52 has been given in relief—this has been supplemented by the county agent and special donations secured by United Charities case workers to bring her income to the family budget requirements of \$86.10 a month.

Another provision of the aid to Mother's Law is that only widows,

whose husbands died within the confines of the State of Illinois shall be eligible for pension.

The following illustrates the type of case this provision of the law brings to the United Charities:

A maintenance of way man died during the "flu" epidemic in Missouri. His widow found her way to Illinois and established residence, using the \$1,000 insurance he left. Seven children under fourteen years account for her dependency. Until the older children reach working age and qualify under the Child Labor Law from an education and health standpoint, the home is being maintained by the United Charities. The \$732 given by the United Charities was supplemented by contributions from other agencies.

Chronic Physical Disability

An increase in the number of handicapped persons among these families

marked the year 1922.

Needs far in excess of the resources of the society constantly confront the social case workers. Harrassing as this is, it also acts as a tonic and stimulates them to continual efforts to develop the individual's powers of self-help. Table I reports persons who have suffered the loss of a limb, blind, deaf and bedridden persons; those crippled with rheumatism or incapacitated with heart trouble or other chronic disease; the mentally inefficient, the epileptic and insane. Each one of these individuals challenged the resourcefulness of the case workers. To discover the possibilities of self-help in each person, to bring these people to the attention of medical agencies, and to utilize in their interest all existing agencies, and to infuse disheartened persons with hope and courage, absorbed a great portion of the time of the staff.

The following description of a three year effort with a physically handicapped Italian laborer illustrates the continuity of service demanded if anything is to be accomplished with this

group.



Types of Cases that the United Charities Social Case Worker Handles Daily

TABLE I.

Analysis of Physical, Mental and Economic Problems Among 5416 Family and Non-Family Groups Receiving Major Services

Fiscal Year 1921-22.

ins	tances
Illness and Physical Handicaps:	
Accident, General, including Personal Injury	108
Accident, Industrial	
Acute Illness	1165
Blindness or Sight Seriously Impaired	66
Chronic Physical Disability	
Tuberculosis	386
Venereal Disease	125
Death of Some Members of the Group	287
Mental and Nervous Disease and Feeblemindedness:	
Epilepsy	33
Insanity and Psycho-Neurosis	152
Feeblemindedness and States of Mental Deficiency	206
Intemperance	
Desertion of Father of the Family	530
Imprisonment of Some Member of the Group	221
Non-Support of Father of the Family	178
Unemployment of Mentally and Physically Fit Father of Family	2289
Insufficient Earning of Mentally and Physically Fit Father of Family	265
Illegitimacy of one or more of the Children	136
Windowhood	968
Maternity	789
Old Age	147
Domestic Infelicity	114

In 1919 an Italian laborer arrived in the city with his wife and six children. In 1921, the dispensary gave a statement in which the phrases, "case a very difficult one" "prognosis impossible to make" "no organic disease" "paralysis may ensue" "nothing but kind friendly help will ever change his mental attitude" appeared.

The process of restoring him to industry was slow. First, he was persuaded to watch the other handicapped men employed at the workshop of the League for the Handicapped—then to work an hour a day. His product was unmarketable, the money for the family was given to the League, and in turn paid to him weekly. Finally the brushes he made were salable. He was earning, and then came the opportunity as elevator man. He had never run an elevator; he never could; he wouldn't try. The final effort of the social worker was to learn to run the elevator herself and ride up and down with him until he could operate it and felt secure in doing so.

With the father earning, the mother maintaining a well organized home, Marie, aged sixteen in high school and receiving a scholarship, secured through the efforts of the case worker, because of her high grades, and the five younger ones in school, there is an encouraging prospect for the future. During ten months the United Charities relief expenditures for this family totalled \$474.37. This amount with part time earnings of the mother and Marie, and donations of clothing secured by the district office brought the family income for the ten months up to the budget requirements of \$999.50.

A further illustration is offered in he following case:

A family man incapacitated by the amputation of the right leg and a gangrenous condition which prevented the stump healing, was in a most discouraged frame of mind when he applied for help. For one year the man was receiving medical treatment, while the home was maintained by the aid of relatives and the United Charities. At the end of that time his general condition was improved and physicians pronounced him able to do "light work."

He was an experienced polisher and buffer, and a socially minded manufacturer was induced to employ him in spite of his handicapped condition. He is now supporting his family and they too have graduated from the group receiving "charity" to a temporary (possibly permanent) economic independence.

Unemployment

A discussion of the experience of the United Charities with unemployed men and women appears under Unemployment, page 31.

The bad physical condition, wretched housing, and need of social adjustment discovered among members of families who have come to the United Charities primarily because of unemployment, is a revelation of the burdens of ill health and remediable handicaps endured by the unskilled laborer and his family. The conditions discovered in these homes of wage earners, temporarily dependent because of industrial depression, offer arguments for increased wage scale for the unskilled.

In some cases, a handicapped condition, combined with unemployment, bring a wage earner to the attention of the society.

Such a case was that of the father of a family of seven children. He was placed several times during the unemployment of the winter 1921-22. He was laid off or gave up his job with disconcerting frequency. He lost jobs because he could not focus—he gave them up because the work was too heavy. An oculist examined him and glasses relieved the eye trouble; a medical examination revealed that an old injury incapacitated him for heavy work—"light work" was advised.

The Secretary of the Elevator Operators' Union put him to work in response to a request from the case worker. The wages thus secured in skilled employment were \$35 a week instead of the \$18 he formerly received as an unskilled workman. With his new glasses, work within his physical strength, and wages sufficient for minimum needs of his family, he continues self-supporting. This result was accomplished with the expenditure of \$78 in cash relief and persistent and resourceful service.



A Typical Residence Section in Which United Charities Social Case Workers Find Much to Do

Desertion

The desertion of wife and children by the male breadwinner is a continuing and baffling problem. The ineffective legislation under which desertion is a misdemeanor only, the lack of a uniform federal law, the difficulty of enforcement of such legislation as exists, results in an unjust burden upon the deserted mothers and a shifting of parental responsibility upon the public.

The families of 553 deserters were dealt with by the United Charities during the year 1921-22. Occasionally the desertion is permanent. The economic status of the wife is then analogous to that of a widow except that she is debarred from the Mother's Pension (unless the desertion has endured more than 7 years and the husband declared "legally dead"). Fifteen deserted women with young children have been receiving relief continuously for three years.

When the deserting father can be located it is difficult to secure legal action.

A case in point is that of one chronic deserter-entirely indifferent to the needs of his pregnant wife and four young children. Over and over he was located and warrants secured which either were not served, or when served were ineffective because he was released on his own recognizance. On the seventh warrant he was brought before the Court of Domestic Relations and sentenced to the Bridewell. During his absence from home and incarceration, the home was reorganized,—better health and home making effected. On his release, he came to thank the district staff for the care his family had received, secured his old job and moved the family into a better apartment. Here, as in many cases, the desertion was not the only family trouble. Maternal neglect, former sexual promiscuity of both parents, bad home making, lack of parental control, resulting in juvenile delinquency, augmented the problem and were dealt with during his incarceration and after his release by the social case worker.

Non-Support

The proportion of families in which the father is wilfully negligent or intemperate is, among the families known to the United Charities no greater than in the rest of the community. Although numerically few, these families absorb much time of the staff.

For three years Mr. T. boasted "he didn't have to work." He begged. His wife and children begged. They were seen daily at back doors or on the streets or getting on and off street cars with dirty baskets half filled with scraps of bread and meat. He frustrated the prosecutions in the Municipal Court and the efforts of the Juvenile Court. He claimed illness as one defense, but would not submit to medical examination; he claimed in-ability to find work, but would not apply when it was found for him. He kept his children from school; he entered them alternately in public and parochial; he evaded the enrollment of one child in any school until she was nine; he refused medical care for his children and drove social workers, truant officers, court officers from his home with indecent language and threats of violence.

The systematic support of the family, the united efforts of the court and social agencies, culminating in Mr. T.'s successful prosecution for violation of the school attendance law, for the time being has changed his attitude. Not only is he working, but all the children are in school and have been for months. The family is now self-sup-porting. The children are, however, under weight and suffering from tubercular glands, for which the parents will not permit treatment. complishment of employment for the man and school attendance for the children may be an earnest of success in persuading the parents to accept needed medical treatment.

Illegitimacy

Mothers of children born out of wedlock present very great difficulties. They are of many kinds and the need of skilled social diagnosis is peculiarly great. Because of the difficulty in dealing with them, they are not included in the group of mothers under the Aid to Mothers Law, and are therefore often referred by the Juvenile Court to the United Charities. The situation is rendered more difficult by the almost complete lack

of resources for giving them social treatment. It is usually possible to secure good medical care at time of confinement, and this is done. After the mother has recovered there are few ways in which constructive treatment can be provided. The Bastardy Act provides a very archaic and inadequate method for dealing with the father, but the law is invoked when the father can be located, the mother consents and such court action appears after investigation to be desirable.

Imprisonment

Both incarceration for misdemeanors and felonies are included in this classification. Occasionally the imprisonment is the result of action by the social case worker as instanced under desertion.

The financial burden due to imprisonment is quite negligible. First, because the applications from this group approximate only 4% of the families cared for. The exception exists always as in the following:

The father, in 1918, was convicted of complicity in a murder. During his four years of incarceration his family's main support has been contributed by a philanthropic woman through the United Charities. The oldest boy has become a wage earner and the three younger children's satisfactory school records are a promise of future good citizenship. His wife has never given up hope that his innocence will be proven, and makes occasional trips to Joliet to appear before the Pardon Board. An Italian court interpreter has financed these trips. The \$541.66 contributed for this family, together with donations and the oldest boy's earnings brought the income up to the annual budget of \$1,192.

Insanity

Patients in the early stages frequently undiagnosed, occasionally diagnosed but not committable, paroled and escaped patients, families of patients already committed, comprise this group.

Not infrequently the social case worker is the first to suspect the presence of insanity and takes the initiative in securing medical advice.

Two middle-aged sisters had been repeatedly evicted for non-payment of rent, and were found to be living in filth, disorder and indescribable squalor. Their resources were sufficient for their needs, but they would not draw money from the bank. The neighbors thinking their condition evidenced destitution notified the United Charities. The social case worker in turn enlisted the Mental Hygiene Society diagnosis and commitment followed.

Nationality

The Nationality table below is based on the records of the 5416

designated as the Major Service group. (See also Table V on page 24.)

The immigrant family often presents difficulties of social adjustment. Table II shows that but 25.9% of the families known to the United Charities were of American birth.

Italian, Polish, Lithuanian, Bohemian and other foreign language interpreters, members of the staff of the United Charities, achieved understanding with these families. The foreign language press and foreign language societies, church groups and priests and pastors were enlisted in developing a reciprocal understanding.

TABLE II.

Number and Percent Distribution of Families Receiving Major Services from the Specified Charitable Organizations, Chicago, New York and Philadelphia by Nationality of Head of Household.

Families Receiving Major Services October 1921 to September 1922						
Nationality	United Charities of Chicago		Charity Organiza- tion Society of New York		Philadelphia Society for Organizing Charity	
	Number	Percent Dist.	Number	Percent Dist.	Number	Percent Dist.
Total	5416	100.0	3468	100.0	1948	100.0
Native Born, White	1416 771	25.9 14.3	1082 867	31.2 25.	910	46.7
Native Born, Colored	645	11.6	215	6.2	• • • • • • •	
Foreign Born	3842	71.1	2386	68.8	1038	53.3
Czecho-Slovak	192	3.6	42	1.2	8	.4
German	457	8.5	82	2.4	42	2.2
Irish	364	6.7	283	8.2	92	4.8
Italian	712 60	13.2	1134	32.6	403	20.7
Jugo-SlavianLithuanian	115	2.1	5	.1	1	.1
	1258	23.2	60	.3	16	.8
Polish	526	9.7	770	$\begin{bmatrix} 1.7 \\ 22.3 \end{bmatrix}$	157	8.
Not Reported Whether For-	320	7.1	770	44.3	319	16.3
eign or Native Born	158	3.	• • • • • •			

TABLE III Social State

October 1, 1921—September 30,	1922
Families and Non-Family Pers	
Receiving Major Services	
Married couples with children*.3	
Widows with children	
Deserted women with children	553
Divorced or separated women	
with children	203
Unmarried couples with children	24
Unmarried mothers with chil-	
dren*	39
Widowers with children	110
Single women (resident or	
transient)	63
Single men (resident or tran-	
sient)	49
Children (orphaned or aban-	
doned)	22

Families Receiving Minor Services Minor Services classify as follows:

Minor Services
Interviewed and referred to other
organizations2,563
Investigations—city
Investigations—state—interstate—
international 982
Reports to agencies and individ-
uals 819
Not found—(begging cases) 105
Summer outing (and services in-
cidental thereto) 487
6 660

A large proportion of these minor services simply involve interviewing the person seeking aid and referring

him to the proper agency.

This type of service is frequently rendered to former "clients" and to their neighbors, as in the following

A woman formerly aided, called at a United Charities office with her brother and his young wife. The young couple had arrived from Cleveland and irresponsibly proposed to live with her. They were familiar with farm work and an introduction to the Illinois State Employment Bureau by the Social Case Worker solved their difficulties.

Occasionally services which formerly would have entailed great effort are accomplished expeditiously. This is because of the growing social organization of the city's resources. Requests coming from socially minded individuals best illustrate this:

An attorney reported as destitute his little girl's former tutor in French. The tutor was married, but her husband unemployed. The social case worker visited the home. She found the husband had secured work. The welfare department of the firm agreed to advance wages for necessary household expenses. A report to the attorney discharged the United Charities responsibility.

From the family's standpoint this was no service. From the attorney's standpoint it meant saving of time

and worry.

TABLE IV

Co-operation

Secured in the interests of 5,416 family or non-family groups.

N	lumber of	Inst	ances
Type of Agency	of Co-op	erat	ion
Medical			
Dispensaries		14	
Nursing Agencies	6	29	
Physicians	1,0	90	
Hospitals and Conv	alescent		
Homes	3	07	
			4,940
Relief			
Case working Societi			
to Mothers Dept. i			
Juvenile Court)		35	
Benevolent Individua		81	
Cook County Agent.	/	79	0.005
-			2,395
Legal	1	c 7	
Adult Courts		.57 .69	
Juvenile Courts		10	
†Legal Aid Lawyers.		10	236
Educational and Recrea	utional		230
Board of Education			
partments)		75	
Social Settlements,		,,,	
Parks. etc)32	
Tarro, ccc			1,407
Religious			.,
Churches and Missic	ns		551
Employment			
Illinois State Emp	lovment		
Bureau			410
Institutional			
Public and Private			333
Tubic and Tilvate		-	300
			40 670

10,272

^{*}A few old couples without children are included—the number is negligible.
†The legal services are provided by the Legal Aid Bureau of the United Charities, a report of that department's work appears on page 45.



The Family Social Case Worker Is Their Friend

A further incident of this type was that of reported illness:

Late one afternoon a public spirited woman in Ravenswood reported to the United Charities a destitute family in Hegewich, near the Indiana line. The mother was ill and had received no medical care. The friend was planning to ask her physician to call. The social case worker telephoned the Visiting Nurse Association and ascertained that all needed medical treatment had been given the sick woman and that no monetary assistance was needed.

The fears of the woman reporting were allayed, her private physician was saved from a thirty-mile trip and the efficient work of the Visiting Nurse Association received commendation.

Here is another case illustrating this type of service to the public:

A business man received a pathetic letter from a child. The letter described dire need. He stood ready to help. A visit to the home, however, revealed different conditions. The child's father was a cutter for a tailoring house and the oldest brother a steamfitter.

Occasionally reports are received of women and children begging at the door. One hundred and five such cases were received last year, which it was impossible to locate. The person begging had evidently given an incorrect address. Here is a case in point:

A child appealed for aid to a minister. The minister telephoned the nearest United Charities district office and was asked to detain the child a few minutes. Shortly he was told that the residents at the address the little boy gave knew no such family, nor was the family known in the neighborhood. As a result of the minister's interest the child's real home was discovered and the little fellow checked in his "Artful Dodger" enterprises.

Family Begging Is Unnecessary

It may be authoritatively stated that no family need beg in Chicago because of destitution. The United Charities is able to give ample relief in these cases. Behind every instance of child begging are dissolute and depraved parents profiting therefrom.

Anaylsis of Economic Status of Family and Non-Family Groups Receiving Relief

During the month of October, 1919, 768 family and non-family groups received relief from the United Charities. The relief history of these families was traced for a period of three years—Oct. 1, 1919, to Oct. 1, 1922.

Fifty-six of these 768 families received relief during the entire period and relief was continued into October, 1922. In none of these fifty-six families was there an able-bodied male bread winner. In fifty-four of these families the mother was technically ineligible for aid to mother's pension. In the remaining two families the pension was inadequate and was supplemented by the United Charities.

Three hundred and forty-one of these 768 families became self-supporting during this three year period and relief was discontinued some time during the period. The predominating causes for economic independence were employment secured, 93 instances; earning capacity increased (return of deserting husband) 22; imprisonment of father terminated, 8; marriage of the mother, 37; or young people of the family reaching working age, 60), 127 instances; recovering from illness, 49 instances; workingman's compensation secured, 6 instances, and 22 reasons too diversified to enumerate; the remaining 44 instances comprised 15 instances of emergency relief only and 29 instances in which there was no reason assignable for self support.

Two hundred and eighty of these 768 families became independent of the United Charities during this three year period, but continued relief was necessary to insure the family's maintenance. These families were receiving relief in October, 1922, from other

sources. The chief source of support of this group was the Mother's Pension—206 families were pensioned. Other agencies of the city had assumed the support of 32 families while relatives and others interested had assumed the support of 30 other families, and in 12 instances the members of the family were in institutions.

The remaining 91 instances included family and non-family groups. A variety of cause operated to withdraw this group from United Charities' support; 12 families removed from the city and 12 were separated by court action; other agencies assumed responsibility for 18 families; insurance and property adjustments following death of some member in 16 instances rendered families independent and no report was available in 33 instances.

The deduction cannot be made that 72.9 per cent of the families receiving relief from the United Charities became self-supporting or independent of the United Charities in three or less years.

Certain of these families had received relief prior to Oct. 1, 1919, and certain of the 712 families for whom relief terminated may become again dependent and receive relief subsequent to Oct. 1, 1922.

The only value of this analysis of the relief of 768 families over a three year period is to reveal the financial resources inherent or prospective among many of the families, and the power of self help which has been discovered and utilized for the family's economic independence and the resourcefulness evidenced in the family's own plans for its betterment.

This analysis reveals that while dependency upon the United Charities continues it is the dependency of a rapidly shifting group. Services to Chicago Agencies

Because of the multiplicity of agencies in Chicago, knit together by the Social Service Exchange, the United Charities is increasingly called upon to give reports concerning families formerly or at present known, or to make investigations, or to help other agencies in their plans. This is a part of the team work of social agencies. It is a result of the rising standard of work of agencies registering with the Social Service Exchange, and is welcomed by the society.

The Juvenile Court, before granting a pension, invariably secures such information as the United Charities may have concerning the prospective pensioner; the Home for the Friendless in some instances asks an investigation that the superintendent may be sure the admission of the children is advisable; the Municipal Judge hearing eviction cases asks help that his decision may be humane and one of the daily papers receiving reports of destitution consults the United Charities. The Board of Health, police department and the public departments and private agencies avail themselves of this service. United Charities has available for instant consultation records of 125,-000 families who at some time have been known to the organization. This

TABLE V

Number and Percent of Distribution of Population in Chicago, New York and Philadelphia by Nationality.

Population as of United States Census 1920						
Nationality	Chicago		New York		Philadelphia	
	Number	Percent of Dist.	Number	Percent of Dist.	Number	Percent of Dist.
Total	2,701,705	100.0	5,620,048	100.0	1,823,779	100.0
Native Born, White	1,783,687	66.	3,467,916	61.7	1,290,253	70.7
Native Born, Negro	109,458	4.1	152,467	2.7	134,229	7.4
Indian, Chinese, Japanese						
and All Others			8,118		1,370	.1
Foreign Born, White	805,482		1,991,547		397,927	21.8
Czecho-Slovak	50,392	1.9	26,437	.5	2,240	.1
German	112,288	4.1	194,154	3.5	39,766	2.2
Irish	56,786	2.1	203,450	3.6	64,590	3.6
Italian	59,215	2.2	390,832	6.9	63,723	3.5
Jugo-Slavian	9,693	.3	5,271	.1	1,099	.1
Lithuanian	18,923	.7	7,475	.1	4,392	
Polish	137,611	5.1	145,679	2.6	31,112	1.7
All Others	360,574	13.4	1,018,249	18.1	191,005	10.4

Data Obtained from the Fourteenth Census of the U.S. Taken in the Year 1920 Volume 3.—Composition and Characteristics of Population by States and Cities of 50,000 or More Inhabitants

Figures for Chicago Page 274 Figures for New York Page 710

Figures for Philadelphia Page 896 information is confidential and available only to properly authorized persons.

Services to Out-of-Town Agencies

Through membership in the American Association for Organizing Family Social Work a reciprocity exists between the Chicago United Charities and the similar agencies in 330 cities. At the request of other cities by letter or telegram the United Charities makes investigations, secures assistance for their clients and aids in devising and executing plans for their care.

An average of 82 investigations are made monthly for societies and public departments in all parts of the United States, Canada and foreign countries. This reciprocity makes possible a national and international service. The following incidents illustrate the value of this advice to Chicago residents.

A seventeen year old boy was working in a West Virginia mining town. His mother came to the United Charities district office. She had heard nothing from him for weeks and feared he was ill. Her plan was to start immediately for West Virginia. She was persuaded to delay until the United Charities "branch office" could ascertain the boy's whereabouts and condition. He proved to be a sick boy and destitute. His mother, saved the expense of the trip to West Virginia, forwarded money for his care and later his return home.

Another illustration:

A crippled six year old orphan was abused and neglected in a Florida home. The inquiry originated at the request of a friend of the boy's dead mother, who came to the Chicago United Charities. It resulted in court action and removal of the boy and his sister from their foster mother. This was recorded as "Minor Service" in the United Charities record; it was a service which revolutionized the life of the boy and his baby sister and brought reassurance to the friend in Chicago.

Frequently a foreign worker attached to the district office succeeds in persuading clients to accept medical care long refused. Such a case was the following:

Walter, age ten, bade fair to be a cripple for life. His hands had been badly burned in an accident. The fingers were contracted and useless. His father, a Galician Pole, refused all medical treatment. After an hour's talk with the Polish speaking worker and a visit to the hospital he agreed to surgical treatment.

Another illustration follows:

No diagnosis could be made of a bedridden Czech laborer without hospitalization. This he steadfastly refused. After three visits of a Bohemian speaking worker during which his confidence was secured as well as intelligence appealed to, he consented to removal to the hospital.

Not infrequently other agencies utilize the United Charities' foreign speaking workers:

A visiting nurse anxious over a mortally ill woman alone in a rooming house enlists the foreign worker.

An Infant Welfare Nurse disturbed at the unwise feeding of an infant, enlists the Italian worker to advise the parents.

SPECIAL ACTIVITIES

The staff of the Family Social Work Department has during the last year conducted the following additional activities:

Case Committees

One hundred and twenty-two committee meetings for the discussion of individual cases have been held in district offices. The services of the members of these committees focusing intensive thought upon the society's problems have been invaluable to the staff. These groups serve to keep the staff in touch with the best thought of the day on social problems; they interpret the society to the community and secure friendly visitors for special families. The chairmen of these committees follow:



Stock Yards District Office of the United Charities—"The House of Social Service." This Building Which Is Owned by the United Charities also Houses Several Co-operating Social Agencies Including a Municipal Tuberculosis Sanitarium Dispensary

Committee Chairmen

Calumet — Woodlawn Advisory Committee, Mrs. Robert Findley. Bryn Mawr Advisory Committee, Mrs. Frank D. Rock.

Englewood—Ridge Advisory Committee, Mrs. H. N. Tolles. Englewood Advisory Committee, Mrs. George Steele.

Haymarket—Mr. George Masslich. Lower North—Mrs. A. L. Drum. Northern—Mrs. George Packard. Northwest—Mr. George Masslich. Southwest—Mr. W. J. Carey.

Stockyards—Mr. W. M. Hayden Jackson.

Stockyards District Council—Nathan B. Higbie.

Students

The district offices have been used as training centers for students. The social case workers directed the field work of these students. These students received theoretic instruction at the respective universities. They are all preparing for social work and their training is a contribution to the field of social work. They were assigned from the following schools:

University of Chicago, Graduate	
School of Social Service Ad-	
ministration 2	5
Loyola University, School of So-	
cial Service	9
Chicago Training School	

Special Studies

Unemployment—At the request of the Russell Sage Foundation a study was made of the effect of unemployment upon the United Charities. This study is incorporated in a forthcoming publication on unemployment by the Russell Sage Foundation.

Co-operation With Churches—A study of co-operation with churches was made at the request of the American Association for organizing Family Social Work and will be incorporated in a forthcoming report which will contain similar studies from all parts of the country.

Special Relief—The district staff secured contributions for specific families amounting to \$35,921.19. To a great extent this money was secured from individuals having some

natural connection with the families or from individuals who prefer to contribute to a definite family. This money was deposited with the United Charities and used in meeting the needs of the families specified. There is a scrupulous accounting of this fund and if for some reason it is not needed for the purpose specified, the donor is advised and states his preference in its future use.

Relation Between United Charities' Expenditures for Relief and Juvenile Court Expenditures for Mothers' Pensions

Three-Year Period—Oct. 1, 1919, to Oct. 1, 1922

Chart A records the fluctuations in expenditures by the United Charities for

a. Families waiting mother's pension—line 1

b. Families receiving relief supplementary to mother's pension from United Charities.—Line 2.

It also records the fluctuation of expenses for mothers' pension by Juvenile Court under Aid to Mothers law for a three-years' period, line 3. It further records total expenditures by the United Charities and Juvenile Court. See darkened areas 3 and 4.

There is an almost exact inverse proportion revealed between line 1 and line 4.

In October, 1919, a sharp rise in the amount expended by the court, line 4, was paralleled by an equally sharp decline in line 1.

The Juvenile Court expenditures by February, 1920, had reached a level of \$38,000 a month, which level was retained until November, 1921, when it dropped to \$34,000 a month.

This rise of monthly expenditures to a plane of \$34,000 to \$38,000 a month was due to an amendment to the law in July, 1919. This amendment authorized an increased appropriation by the County Board and ex-

tended the requirements to include parents previously ineligible. Though the law was passed in July, 1919, the money was not available until appropriated by the County Commissioners—hence no full reaction to the law until February, 1920.

The sharp drop in line 1 indicates the rapidity with which families were transferred from the United Charities to Juvenile Court after October, 1919.

As the Juvenile Court expenditures rose to a higher level the United Charities expenditures for this group dropped to a lower level where it has remained for the three years.

Second Period—Following Amendments of 1921

The sharp rise in line 4 from December, 1921, to March, 1922 (recording increased expenditures from \$34,000 a month to \$60,000), is due to an amendment passed July, 1921. (The effect of the amendment does not appear in the expenditure until the appropriation is made by County Commissioner, December, 1921.)

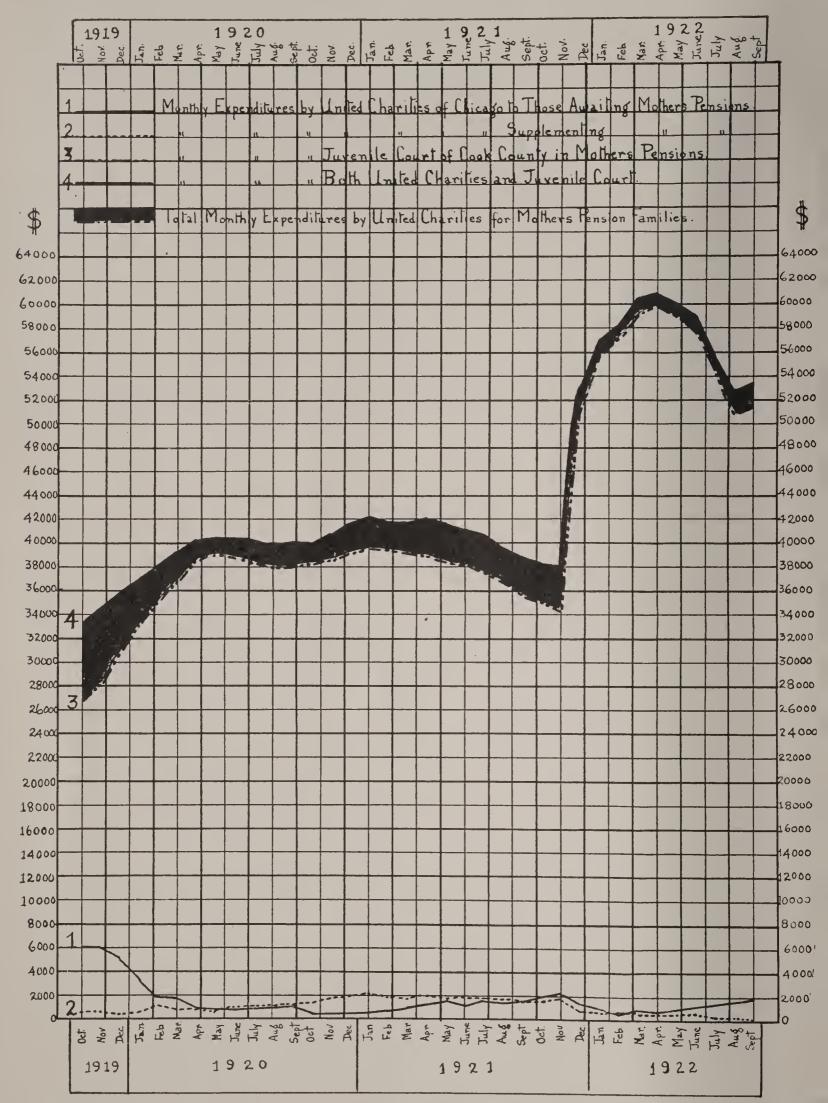
The expenditures of the court have again risen to a higher plane and fluctuate between \$60,000 and \$52,000 monthly, instead of \$38,000 to \$34,000 monthly.

Line 1 indicating expenditures by the United Charities for families waiting pensions continues on a lower plane with a peak in November, 1921 (due to exhaustion of appropriation for year 1921), and a tendency to rise in October, 1922 (due to the same cause).

The amendments of July, 1921, increased the amount of pension authorized from \$15 per month for the oldest child pensioned in the family to \$25 per month, and from \$10 per month for each subsequent child to \$15 for each child.

A nother amendment permitted granting of pensions to parents having an equity of \$1,000 in homestead.

CHART A



The Above Graph Shows the Fluctuation in Expenditures by the United Charities and the Juvenile Court in Behalf of Families Receiving or Eligible for Mothers' Pensions during the Period from October 1, 1919 to October 1, 1922. (See Explanatory Legend Above and Text.).



The United Charities Is Their Main Support While the Mother Awaits Her Pension

With extending both the pension group and the amount of the pension the court was confronted with a deficit by April, 1922, and began retrenching as indicated by the fall in line 4. Promptly line 1 (money expended for parents waiting pensions by United Charities) began rising.

Supplementary Relief

Line 2 indicates expenditures for families receiving mothers' pensions by United Charities. This expenditure is supplementary to the pension. The United Charities never supplements unless the maximum pension is already given by the court.

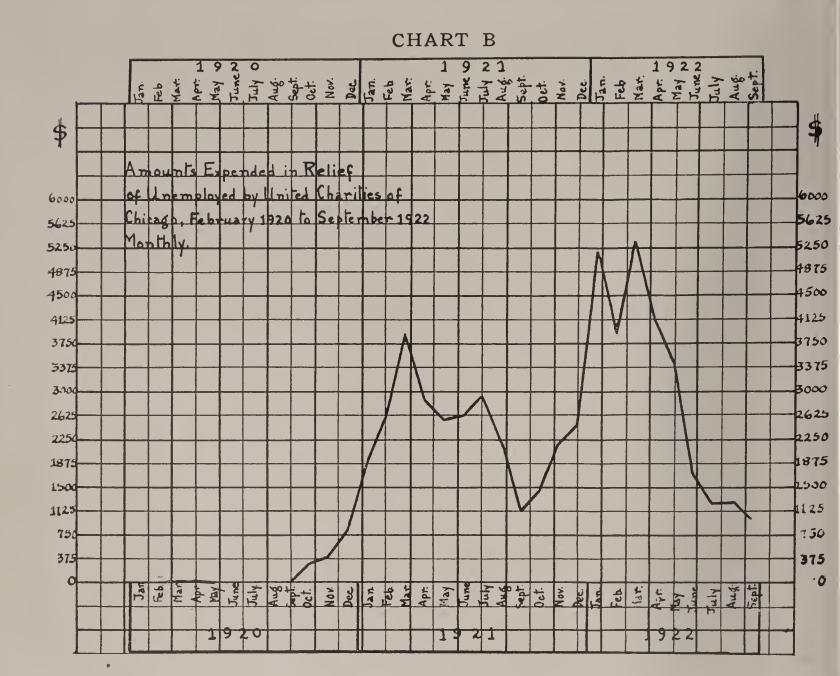
The high cost of living of 1920 accounts for the rise in the supplementing line. Since the amendments of

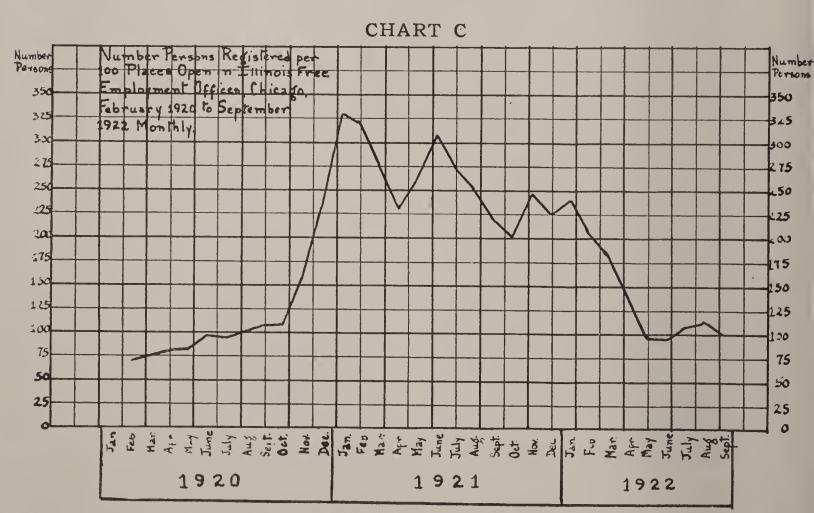
1921 granting an increased amount per child the tendency is for this line to disappear.

Effect on United Charities' Relief Expenditures

During the three-year period, October 1, 1919, to September 30, 1922, the Aid to Mother's Department has expended in cash, pensions paid to dependent mothers with young children, \$1,445,961 as follows: First year, \$344,838; second year, \$457,594; third year, \$802,432.

In providing support for women eligible but waiting pensions and in supplementing pensions already received the United Charities has expended: First year, \$44,203; second year, \$32,614; third year, \$22,833.





The Above Graphs Show the Fluctuation in United Charities Expenditures on Account of Unemployment and the Extent of Unemployment During 1920-1921-1922.

The United Charities' expenditures for the three years equalled, respectively, 12 per cent, 7 per cent and 2 per cent of the court's expenditure.

During the period of experimentation and adjustment it was fitting that the court should have the support not only moral but financial of the United Charities. It is an evidence of the adequacy of both the amount of the pension per family and of appropriation that the demands upon the United Charities have decreased in three years from an amount equal to 12 per cent to 2 per cent of the total given by the court.

This ratio will probably be reduced somewhat further. It will not disappear entirely, there will persist certain extraordinary family situations which technically preclude adequate pension, and in which cases the court will turn to the United Charities. Assuredly it is better public policy for the United Charities to assist in a limited number of cases than that the law should be drawn so loosely as to admit all exceptions.

Through the Aid to Mother's Pension thousands of homes have been maintained which without it would have disintegrated.

The task was too great for private philanthropy; only with public funds could the standard of adequacy in relief giving be inaugurated and maintained.

The Aid to Mothers Department has not reduced demands upon the United Charities. Rather it has raised the standard of care of families in which there is no earning capacity.

It tends to eliminate hopeless grinding poverty among good mothers with young children.

It has released the United Charities' energies and resources to the care of that large group of families

which are not eligible to pensions, but whose needs are as great.

It has made it possible to say that in Chicago no mother with young children need publicly appeal for alms.

Expenditures by the United Charities Because of Unemployment of Male Breadwinner—Jan. 1, 1920, to Sept. 30, 1922

The social significance of unemployment is revealed to a limited extent by chart B.

Chart B records the amount expended on relief monthly by the United Charities because of unemployment of the wage earner.

Chart C shows the extent of unemployment in Chicago as indicated by the records of the Illinois Free Employment Bureau of the city.

In January, 1920, a labor shortage existed and the charts show that relief given by the United Charities then to the unemployed was negligible.

When 1921 opened unemployment had come and relief for this cause had increased markedly.

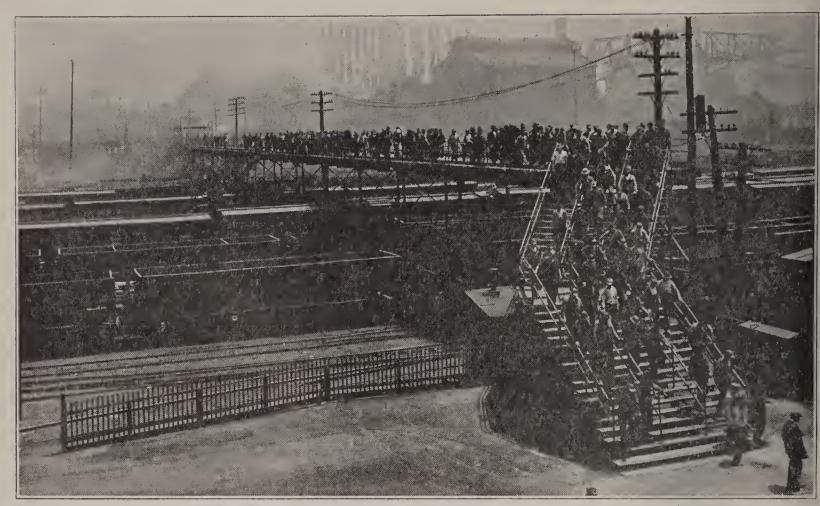
Chart C shows the greatest unemployment in January, 1921.

Chart B shows that the amount expended by the United Charities in relief of the unemployed was greater in March, 1921.

The inference is that the resources of the working man, his last pay drawn, his savings and his borrowing power enabled him to carry his family for a time unaided.

The necessity for charitable relief came after unemployment had affected the families for a time.

The drop in relief during the summer of 1921 is due to reduced living expenses during the summer as at no



When Mills and Factories Hum the United Charities Is Called to Help But Few Families in Which There Is an Able Bodied Man

time during that summer did labor conditions become normal. (See chart C.)

As indicated by the curve in Chart C unemployment after growing less in the spring of 1921 was increased again in the summer and suffered a sharp decrease in the fall of that year and grew more acute again with the opening of 1922.

The extent of unemployment in the winter of 1921-22, while not as great as that in 1920-21, came when for more than a year there had been an excess of applicants over the number of positions open.

The greater amount expended in relief for unemployment by the United Charities in the winter and spring of 1921-22 reflects not only the extent of unemployment at the time, but the effect of the prolonged period of unemployment.

It should be stated that though the expenditures of the United Charities in relief of the unemployed form a good proportion of the total expendi-

tures for relief, after all the burden to but a negligible extent is borne by the laborer and his family. The serious loss is the reduction of the laborer's earning power.

The laborer emerges from the period of unemployment with his savings gone (as accounts in local banks testify) with debts to landlord, trades people, relatives and friends, with his family's health jeopardized and children undernourished, with household equipment depleted and clothing worn and with children withdrawn from school and put to work at the earliest possible moment.

There is no occasion to feel that the relief given by the United Charities has been anything but palliative and that only to a small degree. It has prevented suffering from cold and hunger in, as compared with the whole group of unemployed, a negligible number of instances. Charitable relief should never be a substitute for employment. The only relief for unemployment is employment.

Non-Family Group

The non-family group comprises men and women who at the time of applying to the United Charities are not units of a Chicago family. The United Charities is primarily a Family Social Work Society. It, however, becomes necessary that the United Charities extend its services to this non-family group from time to time owing to the lack of resources in the city for these individuals. Ninety-one percent of the persons of this group applying, during the last fiscal year, were men and boys, and the remainder women.

In periods of unemployment the applications from this group mount at an alarming rate. As labor conditions improve and work opportunities offer, applications decrease and when a labor shortage exists applications from this group practically disappear.

This fact evidences that these individuals prefer to work rather than to be dependent upon public support.

The last fiscal year saw a period of unemployment from October, 1921 to March, 1922. This period of unemployment was not as acute as during the previous fiscal year, as will be observed by reference to chart C.

The greatest proportion of applications from this group were made during the first six months of the fiscal year. The following statement indicates the number of applications and the various services rendered.

Number of Individuals in Non-Family Group Aided and Type of Aid

Medical and Surgical Care Secured.... 155
Includes glasses, surgical appliances,
dental, hospital and institutional
care.



The Only Relief for Unemployment Is Employment



Types of Non-Family Group—Homeless Men

1,026

Charities for periods varying from one night to one month.
ransportation Secured

Transportation Secured	
Men sent to relatives and places of	
employment	54
Employment offered and accepted	105
Employment offered and refused	
Individuals referred to other agencies	144

Arrangements were made with the Christian Industrial League with which the United Charities had a standing account and men claiming absolute destitution were referred to the League with the understanding that the United Charities would pay for their care. This arrangement was necessary because there existed no municipal lodging house in the city.

Books of coupons were printed, authorizing the Christian Industrial League to give lodging and one meal to the bearer of the ticket and collect from the United Charities. Hundreds of these coupons were distributed throughout the city, through social settlements, churches and private individuals. Less than one-tenth of the coupons so distributed were ever presented to the Christian Industrial League.

A committee on homeless men was

organized, conferences were held with the chief of police, the commissioner of public welfare, commissioner of health, in an effort to effect the opening of the municipal lodging house. The city council passed an ordinance in June, 1922, authorizing the Department of Public Welfare to establish a Boys' Hotel in the building formerly occupied by the Municipal Lodging House. This hotel was never established. The policy of the city administration was opposed to maintaining a lodging house. The result was to place the burden of the support of these homeless men upon private agencies.

Various churches opened lodging houses and established bread lines. The existing lodging houses were taxed to capacity, including the Salvation Army, Christian Industrial League and the Cathedral Shelter.

With the improvement in labor conditions and the opening of spring this horde of homeless men found employment and application ceased. During the winter there had been great and unnecessary suffering, an unprecedented amount of begging and the demoralization incident to social neglect.

Problems Presented by Family and Non-Family Groups Receiving Major Services

October 1, 1916 to October 1, 1922

Table VI reflects to a limited extent the health and economic conditions of the community. The epidemic of the late fall of 1918 and early winter of 1919 is recorded in the large number of instances of acute illness, death, tuberculosis and widowhood.

The passage of the Volstead Act and its vigorous enforcement during 1919-20 accounts for the phenomenal drop in intemperance in 1919-20. At that time intemperance as a difficulty among our clients was approaching

the vanishing point, being but 5.28 per cent of that recorded in 1916-17. The increase at the rate of nearly 100 per cent a year since 1920 proclaims the need of better enforcement, and possibly that it took approximately one year for the illicit liquor trade to become organized.

This decrease in intemperance was accompanied by the lowest count of general and industrial accident, epilepsy, insanity, feeblemindedness, illegitimacy, imprisonment, non-support, immorality, desertion and unemployment recorded in this six-year period. Further, no year since 1910 has seen such a diminishing of these problems.

TABLE VI

Analysis of Physical, Mental and Economic Problems Among Families

During a Six-Year Period, Oct. 1, 1916 to Oct. 1, 1922

	1916-17	1917-18	1918-19	1919-20	1920-21	1921-22
Families Receiving Major Services	7507	7149	6842	5336	5547	5416
Illness and Physical Handicaps:						
Accident, General	225	260	244	96	113	108
Accident, Industrial	202	175	129	90	68	103
Acute Illness	3359	2427	3259	1368	930	1165
Blindness	63	69	78	63	68	66
Chronic Physical Disability	935	852	709	444	440	567
Tuberculosis	1474	1431	1821	1397	503	386
Venereal Disease	176	152	134	135	143	125
Death of Some Member of Family	597	726	1140	407	226	287
Mental, Nervous Diseases and						
Feeblemindedness:					2 -	
Epilepsy	72	74	60	44	35	33
Insanity or Psycho Neurosis	199	205	184	150	152	152
Feeblemindedness and States of Men-	4.00	2.4	220	405	4.40	206
tal Deficiency	189	245	238	195	148	206
Intemperance	625	499	429	33	61	125
Desertion by Father of Family	987	850	736	641	571	530
Imprisonment	390	390	253	140	194	221
Non-Support by Father of Family.	231	287	213	103	177	178
Unemployment of Able-bodied	4005	7.50	004	445	2000	2200
Father of Family	1097	753	904	145	2090	2289
Insufficient Earning of Father	633	826	502	300	134	265
Illegitimacy	234	196	178	148	183	136
Widowhood	1459	1548	1726	1437	1066	968
Immigration within 3 Years	27	2	1	16	43	16

Indubitably the labor shortage of that year (1919-20) resulting in the employment of many mental defectives and physically handicapped persons was contributory to the reduction in applications from mentally and physically handicapped persons almost eliminating unemployment.

The reduction in the number of victims of industrial accidents applying, while in part attributable to reduction in intemperance is also due to the increasing efficiency of the industrial board in its enforcement of the Workingman's Compensation Law. Provision is automatically made for injured workmen and the appeal to the United Charities no longer is necessary to the same extent as in former years.

Feeble-Minded Lack State Care

It will be noted that the only personal disability which increased in prevalence during these six years is feeblemindedness. In the six years an actual increase of seventeen instances and a relative increase of 8.25 per cent reflects accurately the failure of the state to provide care for these most dependent of its wards. The legislation exists, the institutions for the care of the mentally defective are lacking. It is to be hoped that the state legislature will make appropriation at the earliest moment possible for necessary institutions that the hundreds of feebleminded waiting commitment may be cared for.

The United Charities does not attempt the segregation of the feeble-minded in colonies merely on the psychological findings. It is only when these persons present peculiarities of behavior and maladjustment to an extent described in the law for the commitment of the feebleminded, "a menace to himself or others," that the effort is made to effect their commitment.

The decrease in the number of insane patients dealt with is due primarily to the inauguration of social service departments in the State Hospital for the Insane and the establishment of the Institute of Juvenile Research, and the establishment of clinics throughout the city for the precommitment cases as well as for the paroled cases.

The astounding reduction in number of tubercular patients, applying, is not indicative of a reduction of tuberculosis, but rather evidences the increased efficiency of the dispensaries of the Municipal Tuberculosis Sanitarium. The knowledge of this service is widely disseminated and patients find their way directly to the clinics. The reduction of 33.65 per cent in the number of widows among the United Charities clients indicates the growing adequacy of the "Mother's Pension" discussed under Mother's Pensions.

The last six years reveals a diminishing number of references between certain medical agencies and the United Charities. In 1921-22 the reference of patients reciprocally between the United Charities and such large specialized medical agencies as the Lying-In Dispensary, Social Service Department of State Hospitals, Infant Welfare Society and the Visiting Nurse Association was 59 per cent less than in 1916-17.

This does not indicate a decrease in co-operation, rather it records an increase in efficiency of all the agencies concerned. Each one is better equipped both in personnel and material resources to care for the patient's needs.

In 1917 the Infant Welfare Society and the Visiting Nurse Association were referring patients in need of milk, surgical appliances and special medicines to the United Charities; in 1922 these and other agencies supplied such needs as were incidental to their nursing care.

In 1916-17 the M. T. S. appealed to the United Charities for beds, bedding, outdoor sleeping provision, heavy clothing for patients admitted to the Municipal Tuberculosis Sanitarium, and for diets of patients in their own homes. In 1921-22 the M. T. S. was equipped to a greater extent to meet these needs.

United Charities Work No Lighter

These statements about legislation and co-operating agencies and changing nature of appeals, would justify the inference that the responsibilities of the United Charities are lightening. The inference is erroneous as it is based on half truths.

The more intensive work of the medical agencies reacts upon the United Charities by revealing the needs of physical care. Services not considered in 1917 such as expensive care of the teeth, special diets, financial support for cardiac cases and psycho-neuroses, are now accepted responsibilities, at the request of medical agencies. The reorganization of the home as a health measure, long periods of convalescent care and supplementing earnings of partially incapacitated persons for indefinite periods are some of the more recent expenses incurred.

The changed policy of the United Charities in accord with recognized standards of family care in regard to the use of institutions is evidenced by the decrease in the number of individuals referred to institutions for care. This more liberal policy increased the expense for service and relief.

The operation of the 1919 Child Labor Law has necessitated larger ex-

penditures for the support of families. Through the law the burden of support of certain families has been shifted from the shoulders of undersized anaemic half-educated fourteen-year-old boys and girls to the United Charities. This is as it should be.

The community is better able to bear the burden than the children. It is with the greatest satisfaction that the social case workers observe in the families the benefits of this law. The provision that the child shall have finished sixth grade encourages the parents to insist on regular school attendance. The health provision influences the parents in accepting medical and surgical treatment or proper direction of the food habits of the children.

The increase in expenditure over previous years in individual family support is amply recompensed in the independence of the family when the child properly equipped for industry is finally employed or when the wage earner is returned to industry.

The standard of service is gradually being drawn to a higher level. The expense to the contributor to the United Charities continues. They are recompensed in human values.

Reference has been made throughout the report of this department to the knitting together of the social agencies of the city, to the co-operation with public departments and to invoking social legislation in the interests of our clients.

The Chicago Council of Social Agencies is a potent factor in raising the standard of social work throughout the city. It interprets the social agencies to one another and to the public officials and effects a basis of understanding. Through its committees it focuses public attention

upon administrative difficulties resulting in co-operation and well considered adjustments in the field of social work.

The Council of Social Agencies composed as it is of the social agencies of the city is an expression of the disinterested effort of all to work for the common good.

The United Charities is but one cog in the whole social mechanism—reciprocally using and being used by all social agencies; working with them that unnecessary suffering may be abated and that increasing numbers may come to a fulfillment of life.





Weighing and Measuring Children of Families Under Care of United Charities at Monthly Nutrition Clinic

CHAPTER III.

Home Economics Department

IVING conditions among families whom the United Charities is organized to serve will seldom measure up to a standard which can be considered normal. On every hand the case workers are confronted with pressing problems of inadequate food, bad housing, poor housekeeping and inefficient management of income. Illness, lowered vitality, under-development of children, indebtedness, and domestic difficulties are among the results. Of the four children in one family, one was 28 per cent below the average weight of a normal child of his age, while the others were 10 per cent, 14 per cent, and 18 per cent below. Among the year's clients was a west side man whose wife was totally unequal to to the task of making a comfortable home for the family of five children with the amount of money he could earn. He expressed his reaction to the conditions in his household by saying that he was happy when at work, but would as soon go to jail as home.

If there is money enough to pay for mistakes even a poorly trained housekeeper may succeed in making a comfortable home; but it takes unusual wisdom and skill to stretch an income which has no margin, until it will cover the cost of good shelter, wholesome food, adequate clothing and other necessary expenses.

The Home Economics Department was organized to help in getting to the housekeepers who need it, the information that will enable them to spend to the best advantage, choose their food wisely, prepare it in a wholesome and attractive way, train their children in good health habits, clothe them adequately, and keep their home clean and well ordered.

The instruction is given both by the case workers and by visiting housekeepers. The case workers have been given class work covering the fundamental principles of nutrition with special adaptation to the families with whom they are dealing, and the computation and use of the tamily budget. The supervisor of Home Economics also gives a part of her time to conferences with them on this aspect of their work and to visits to families who present difficult problems of undernourishment or poor housekeeping.

Individual and Group Instruction

The instruction is given, ordinarily, to each mother in her own home by the case worker in the course of her other efforts to benefit the family, or by the visiting housekeeper who goes in for this purpose. Some work, however, was done with groups during the past year. One woman whom the Englewood visiting housekeeper was teaching to sew, was so delighted with the possibilities her instruction was opening that she invited five of her friends to come to her home and share the lessons. When each had made several garments they had a party at the house of one of the friends and exhibited them.

One of the case workers in the Southwestern district was told repeatedly by one of the Polish mothers, whose mentality was graded at nine years, that her children would not eat oatmeal. When the cereal was examined it was found to be of the consistency of paste, made by boiling the oatmeal, milk, water and sugar together. The case worker organized a class of ten Polish women

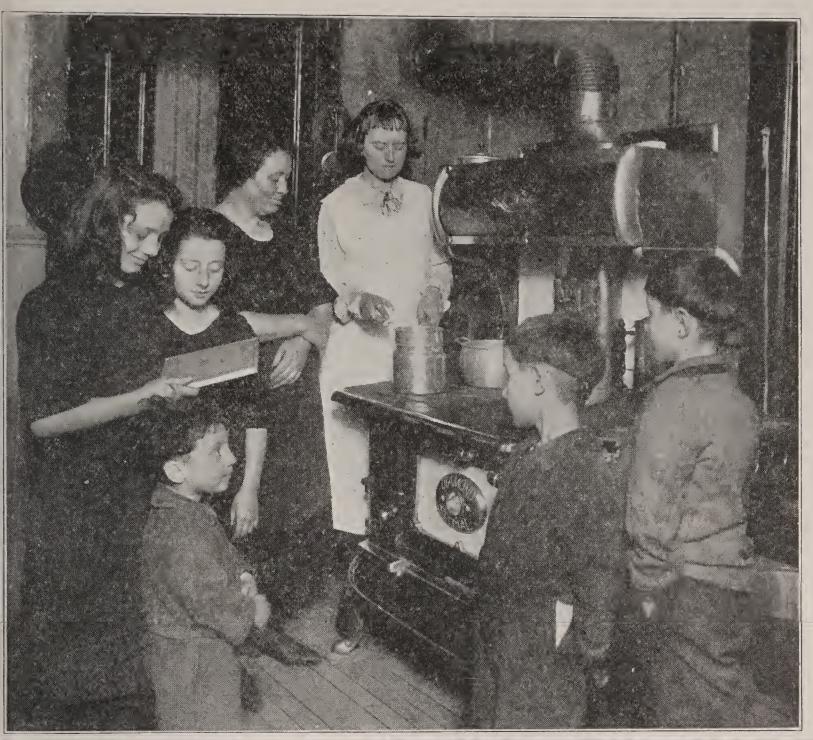
receiving regular relief, who met twice a week from March to July at the Gadshill Settlement, where, with the help of an interpreter, she taught them to cook simple, inexpensive dishes.

The children who had refused oatmeal were at class the day it was properly cooked, ate all they were given and cried for more. The mothers enjoyed the class but they were a little sensitive about being taught cooking at their age. The little daughter of one of them, coming out of the house with a piece of bread covered with jam, gave a bite to a youngster standing nearby with the remark, "Ain't that good jell? My mama learned to make it in English class."

Visiting Housekeepers

In two districts a visiting housekeeper was maintained during the past year. In Calumet by the generosity of Mrs. Julius Rosenwald and in Englewood through the co-operation of the different women's clubs of the district, who contributed the salary of the worker. The visiting housekeeper formerly stationed in the Calumet district is to be at the service of the other districts during the coming year. These workers go to the families where the mother needs and can profit by a definite course of instruction in cooking, sewing, shopping and housekeeping. They give demonstration cooking and sewing lessons, distribute recipes, and take the housekeepers on shopping excursions.

The father of the H. family was a skilled mechanic who had earned \$7 to \$8 a day, but the household had not been organized to allow for saving, nor were any one of the three children up to the average weight of children of their age. When the father became unable to work through illness, they were given an allowance for food calculated in the same way as for other families, but they could



Visiting Housekeeper Demonstrating Proper Cooking Methods

not make it reach. The case worker found that they were having two meals only each day in order to make the money last. A typical supper was sliced bananas, with cake from the bakery. The visiting housekeeper helped them to plan the exact amounts of meat, milk, vegetables, cereals and other foods needed, to choose the kinds that the money would buy, and how to prepare the ones that were new. The children began to gain and the family was enormously interested to find that they could be well fed on so little money. The father remarked after a time that if his wife had known as much about the family budget when they were first married as she then did, they would have had enough saved to tide them over all emergencies.

Weighing and Measuring Tests and Nutrition Clinic

At the beginning of the past year, the assistant general superintendent planned with the Elizabeth McCormick Fund to hold a monthly Nutrition clinic in all of the districts, except Central, at which all children in the families receiving regular allowances from the United Charities and not under the care of the Infant Welfare Society* could be weighed and measured and their physical development kept under observation. Each child is given directions about his food and personal habits. A physician who is a specialist in children's

^{*}Children under two years old are under the care of the Infant Welfare Society and the mothers receive special instruction. Undernourishd children of pre-school age may also attend their clinics.

work examines each child who is not developing normally and makes recommendations for any special treatment indicated by his findings. The case worker sees that these are carried out—the carious teeth pulled or filled, the infected tonsils removed and other conditions remedied until the child is free to gain. She works with the mother to insure the child good regular meals, a suitable place to sleep, and to train him in good health habits. If cooking lessons are needed, arrangements are made for the mothers to join a class or the visiting housekeeper gives them. In many cases advice and recipes given by the case worker are sufficient.

In Central district the children are weighed and measured at the local Municipal Tuberculosis dispensary where they are also examined by a physician and given instruction in diet and health habits.

The following is the report of the Elizabeth McCormick Fund on the children of regular allowance families of the United Charities weighed and measured from December 1, 1921, to October 1, 1922.

The same agency weighed and measured the children in a number of the public schools of Chicago and found the percentage of underweight running as high as 34. The above figures may be taken therefore to indicate that the children in the families supported by the United Charities receive somewhat better than average care.

Estimating the Family Budget

Giving relief cannot be counted upon to benefit those who receive it unless it is adapted to their needs. Harm instead of good frequently re-

sults. If the amount given is too little, two courses are open to the people whose needs have been only partly met. They may seek additional help elsewhere and in searching for it become "pauperized" as is sometimes said of those whose self-respect is lowered and their independence of spirit and courage reduced until they cannot easily win their way back to a normal place in society.

On the other hand, if they content themselves with the dole and make it "do" by the many methods familiar to the poor—the diet of bread and coffee, living in unheated houses, wearing inadequate clothing, doing without cleaning materials, and household necessities—they suffer the inevitable penalty in lowered health and morale.

To determine the amount of relief needed in a family which must remain dependent on outside help for some time, such as in the case of a widow with small children, it is necessary to make a careful mate of the amount it will them to live on a standard will keep them in health and furnish the conditions necessary for the normal development of each member of the family. The difference between this estimated budget and the income available is the amount of relief necessary. In order to achieve the results aimed at the family must feel that it can depend upon this amount in regular periodical installments.

In giving emergency relief it may be necessary to calculate cost of food, fuel or clothing only, but knowledge of the cost of different items of the budget is necessary here, also.

The schedule by which the household budgets are estimated is one of the responsibilities of the Home Economics Department. Lists of the amounts of food and number of gar-



Physician Examining Child at Special Nutrition Clinic

ments required by adults under different conditions and children of different ages have been compiled, and the amount of fuel and household supplies needed by families in various circumstances, computed. These lists are based upon the experience of many families as well as upon scientific data. The visiting housekeeper in Englewood tested the food allowance by a six weeks' experiment with a family consisting of mother, and children $2\frac{1}{2}$, 4 and 6 years of age. She helped the mother plan well-balanced meals and went with her to do the buying so that accurate record of all food used was kept. The children made more than normal gains in weight during the six weeks, the mother gained and the whole family appeared to be in better physical condition than before. The expenditures for the six weeks ran slightly under the estimate.

The full data collected on budgets is published by the Chicago Council of Social Agencies* which issues a new schedule for making the computation as often as changes in prices makes it necessary. In preparation for a new schedule the Home Economics Department, in co-operation with the Aid to Mothers Department of the Juvenile Court and the Jewish Bureau of Social Service, and sometimes assisted by students of the Sociology department of the University of Chicago, secures prices of commodities from representative stores in all parts of the city where working people must buy. On the basis of these prices it computes a new schedule which is submitted to the committee on Relief of the Council of Social Agencies.

The changes in this schedule give an index of the comparative expenses of families living on a minimum nor-

^{*}The Chicago Standard Budget for Dependent Families, by Florence Nesbitt, price 25c, Chicago Council of Social Agencies, 17 North State Street.

mal standard at different dates in Chicago, in all items of the budget except rent. As the agencies giving relief adjust the rent to suit each individual family, studies of changes in cost of housing—which is still on the increase—have not been included.

This information is of interest not only to social agencies but also to employers who wish to keep themselves informed on changes in living costs. A discussion of the minimum budget for the self-supporting family was included in the last edition of the pamphlet. The following figures show the changes in cost of two items of the family budget during

a period of twenty-one months: Cost of Food per Week.

	Sept.	Nov.	July
		1921	
Man or boy over 14 ye	ears		
at ordinary (increase			
heavy) muscular wor		\$2.80	\$2.50
Woman, or girl over 1		2.25	2.00
Boy, 12 to 14		2.30	2.05
Girl, 12 to 14		2.10	1.90
Children, 9 to 12		1.95	1.80
Children, 6 to 9	0.40	1.80	1.65
Children under 6		1.60	1.45
Cost of Fuel per Mont	h.		
•	Sept.	Nov.	July
	1920	1921	1922
During the winter	\$15.50 \$	17.00 \$	\$17.00

During the winter \$15.50 \$17.00 \$17.00 months in a house- to to hold using two coal \$17.00 \$18.50 \$18.50 stoves.



CHAPTER IV.

Legal Aid Bureau

"Within the four walls of the Legal Aid offices, human life is laid bare. More tragedies and comedies are enacted than can be seen on any stage. The people of the cities march in endless procession through these offices, leaving behind them a composite picture of life in our great cities. They are not the wrecks and failures of our civilization; they are self-respecting, self-supporting persons. As nearly as one group can, they represent the common people."—Carnegic Foundation Bulletin on "Justice and the Poor."

WISE and sure way to promote good citizenship is to insure justice to the common people. There is always one agitator -injustice. Many Chicago people unable to pay for legal advice, would of necessity suffer grave injustices were it not for the free service afforded by the Legal Aid Bureau of the United Charities. Our system of courts and methods of legal procedure are so intricate and confusing to the average man that he must of necessity secure legal advice and service if he is to have his day in court.

Very few among the poor are fortunate enough to number among their acquaintances a good lawyer from whom they can seek advice or counsel. Still fewer have the courage to seek such counsel from a lawyer with whom they are not acquainted, and even those who have the courage can seldom get help because they have no money to pay for the services they require.

Many unscrupulous persons who are well aware of the difficulties the poor encounter in securing justice take an unfair advantage of their predicament and proceed to take away from them, even the little that they have.

For this reason, the Legal Aid Bureau of the United Charities is doing a very important work in protecting the poor of Chicago from

would-be oppressors, and in securing for them the justice to which they are rightfully entitled.

Work Begun in 1886

This important work, undertaken on behalf of the poor of Chicago, had its beginning in 1886, when an organization was formed, known as the Protective Agency for Women and Children, and which was incorporated in 1887. Another agency, the Bureau of Justice, was incorporated in 1888. These two agencies were consolidated in 1905 and renamed the Legal Aid Society of Chicago. In September, 1919 the Legal Aid Society became a separate department of the United Charities of Chicago, and since that date this free legal service has been carried on in the name of the Legal Aid Bureau of the United Charities.

A little more than three years have elapsed since the amalgamation and it is now possible to give some comparative statistics and to record some of the results of the consolidation. On the following pages, therefore, are recorded the accomplishments of the thirty-fourth, thirty-fifth and thirty-sixth years of free legal aid service in Chicago.

Comparative Case Count

The last published report for the Legal Aid Society for the year ending December 31, 1918, showed a total of 9,361 new applicants and 1,904 cases carried over from the previous year, a total of 11,265 cases.

The following table gives a comparative case count since January 1,

1919:

*Enam In 1 1010 / - On/	New	Old	Total
*From Jan. 1, 1919 to Oct. 1, 1919	6,310	1,983	8,293
From Oct. 1, 1919 to Sept. 30, 1920	6,550	1,882	8,432
From Oct. 1, 1920 to Sept. 30, 1921	9,035	3,456	12,491
From Oct. 1, 1921 to Sept. 30, 1922	10,035	4,219	14,254

^{*}The last nine months of the Legal Aid Society.

Types of Cases Handled

The types of cases handled during the last fiscal year were as follows:

Wage Assignment Compensation Landlord and Tenant Chattel Mortgage Real Estate Recovery of Personal Property Damage Personal Property Damage Personal Injury Contract Insurance Money Loaned Pawn Shop Bankruptcy Collection Adjustment Claims Employment Agency Domestic Support Alimony Adoption Detention of Child Probate Matter	95 572 503 38 316 616 92 381 624 297 14 7 34 1,719 377 10 415 10 81 10 31
Adoption Detention of Child Probate Matter Bastardy Insanity Criminal Defense Disorderly Conduct Slander and Libel Advice as to Legal Rights	10 31 861 21 19 15 5 16 370
Attorney and Client	

Jewish and Domestic Cases

Two policies of the United Charities which were adopted in administering the work of the Legal Aid Bureau, because it was thought a more effective handling of cases would result, have decreased the case count in the Legal Aid Bureau. The first of these policies relates to the handling of Jewish cases. number of years ago the Associated Jewish Charities requested the United Charities to refer all Jewish families to that organization. While the Directors of the United Charities believed that it was a better policy to conduct family case work on a nonsectarian and non-racial basis, it gladly accepted the policy of the Jewish organization, knowing that the Jewish poor would be sympathetically and efficiently cared for by that organization. When the Legal Aid became a part of the United Charities, the same policy was adopted in legal cases. It is not known exactly how many Jewish cases were handled by the old Legal Aid Society, but probably the 367 put down as "Russians" in the 1918 report of that Society were of the Jewish race.

The other matter of policy related to the handling of domestic cases. Since the amalgamation of the Legal Aid Society with the United Charities, all such cases have been considered first as social rather than as legal problems. The United Charities is a city wide organization, with the workers in each of its ten district offices experienced in dealing with abnormal families. Following the idea that it is not right to resort to law in a domestic difficulty unless everything else has failed, all domestic cases are considered and tabulated as family case work problems rather than as legal problems. If the social case worker feels that legal treatment is necessary, it is immediately resorted to. In the last year of the Legal Aid Society there were 1,158 cases listed as domestic.

In the last fiscal year of the Legal Aid Bureau, there were only 415 domestic cases in which legal action was necessary, and which were listed in the case count of the Legal Aid Bureau. The Legal Aid Society did not carry on litigation in 1,158 domestic cases, for a majority of these cases were handled by that organization as social problems. The difference now is that as long as domestic cases are social problems they are not included in the case count of the Legal Aid Bureau but appear in the family case work tabulation in the Family Social Work department of the United Charities.

Collections Made for Clients

Many of the cases that come to the Legal Aid Bureau are those involving wage claims and collections, which mean a great deal to the clients, but are too small to be handled by a private attorney, and which would be lost were free legal aid not available.

The following table shows the amounts collected through the efforts of the workers in the Legal Aid Bureau during the past three years, a very considerable amount to those interested.

		N	Jumber	Amount
*From Jan.	1, 1919 to	Oct.		
1, 1919				\$22,388.27
From Oct.	1, 1919 to	Sept.		
			1,066	29,332.30
From Oct.	1, 1920 to	Sept.		
30, 1921			1,254	65,038.78
From Oct.	1, 1921 to	Sept.		
30, 1922			1,406	42,592.82

During the last fiscal year these collections were made in 1,231 cases, being an average of \$34.60 per case. The cases in which money is involved are small wage claims, collections and probate matters. A few personal injury and compensation cases, also, have been handled. In most of these cases the clients are dependent upon charity at the time the case is handled by the Legal Aid Bureau. In some instances the cases have been refused by attorneys' offices and sent by them to the Legal Aid Bureau.

Advantage of Social Work and Legal Aid Co-Operation

Following are summaries of two recent probate cases, showing the advantage of having social work done in certain legal cases:

The case of Tony — was referred to the Legal Aid Bureau by the Juvenile Court. Tony was an orphan and was at the St. Charles School for Boys as a delinquent. His brother was killed during the World War and Tony was to receive \$8.22

^{*}Last nine months of the Legal Aid Society. Number not available.

a month in 240 monthly installments. The necessary proceedings were carried on in the Probate Court and the General Superintendent was appointed guardian of Tony's estate. The social workers of the United Charities are asked to keep in touch with the minors, of whose estates the General Superintendent becomes guardian.

Shortly after Tony's release from St. Charles, he was found to have tuberculosis in active form. He was sent by the social workers of the United Charities to the Municipal Tuberculosis Sanitarium and, after about six months, released as cured. Employment was found for him at different times by the United Charities and at the time this report is written he is working on a farm,—well, healthy and happy.

His case is one of thousands of illustrations which could be given to show that the real need of applicants for legal or material aid is not money, but intelligent service.

In fact, many think that the giving or obtaining of money alone often does more harm than good, so far as character development is concerned.

What tragedies happen when such friendly counsel, as is given by the social workers of the United Charities, is lacking, is shown by the following case:

"William" was referred to the Legal Aid Bureau by the company in which his father had been employed at the time of his death. The General Superintendent was appointed guardian of the estate in this case, as he was in the previous case. In this case, however, the final accounting was rendered, the estate closed and the guardian released when William was still a minor. The arrangement was that he could not draw any of his money without the consent of the Probate Court. Even though the

Superintendent was no longer guardian, when William needed money he came to the Legal Aid to ask for assistance in obtaining it. No attempt was made to visit this boy in his step-brother's home, or to advise him in any way. He was recently found in the county jail, having been held there for two months, charged with stealing an automobile. At the time this report is being written, he is in the House of Correction, committed by the Judge of the Criminal Court, before whom he plead guilty. course he might have done the same even though the United Charities' workers had attempted to advise with him about his work and recreation. But no steps were taken to prevent his going wrong. Needless to say, something will be done for the boy when he is released.

Organization of the Legal Aid Bureau

There have been some changes in the organization of the work since the amalgamation. During the first year there were legal aid workers in five district offices of the United Charities, all the attorneys remaining in the general office. It was felt that the work of the two organizations could be better correlated by being conducted in the district offices and that it would be a great saving of time to have all the legal aid cases in which court action was not necessary handled in the districts. After the first year it was found necessary to reduce the number of employees in the Legal Aid Bureau so there are now legal aid workers in only two of the districts, all the remainder of the work being done in the general office.

Special Legal Clinics

The Legal Aid Bureau is directed by the Senior Attorney. Under the Senior Attorney are four other attorneys, three social workers in the



Waiting Their Turn at the Legal Aid Bureau

general office and two in the districts. In addition to the paid workers there are regular volunteers from the Junior League and some other individuals.

Since October, 1919, the senior students from the Northwestern University School of Law have been required to work in the Legal Aid Bureau for eighty hours during their senior year. The Legal Clinic is under the direction of Professor Elmer M. Leesman, of the faculty of the Northwestern University School of Law. He has also acted as advisory counsel to the attorneys of the Legal Aid Bureau. Because of this organized connection with the

faculty of the University, it is believed that the standard of work in the Legal Aid Bureau has become higher and higher from year to year. In the fall of 1922, a similar arrangement was made with the senior students of De Paul University.

Formation of Policies

The policies of the Legal Aid Bureau are determined by the Legal Aid Committee of the Directors of the United Charities sitting in joint session with the Legal Aid Committee of the Chicago Bar Association. The appointment of a committee on legal aid by the Chicago Bar Association is

which has been made in legal aid work in Chicago for many years. The Board of Managers of the Chicago Bar Association have agreed to attempt to raise from the Bar Association the salaries of the attorneys in the Legal Aid Bureau and also of one clerk and one stenographer. The salaries of the social workers in the Legal Aid Bureau the United Charities seeks to raise from other sources.

An important function of the Legal Aid Bureau has always been to make a record of difficulties in the administration of justice and therefore to assist in bringing about improvements. Since the appointment of the committee, the reports of the workers in the Legal Aid Bureau go not only to the Directors of the United Charities, but also to the committee of the Chicago Bar Association.

Matz Memorial Law Library

Following the death of Mr. Rudolph Matz, who for years was the President of the Legal Aid Society, many of his friends contributed to a Rudolph Matz Memorial Fund. About a year ago the Legal Aid Committee determined that this fund should be used in the establishment of a Rudolph Matz Memorial Library. At Christmas time, 1922, Mrs. Matz presented to the Legal Aid Bureau Mr. Matz's law library of 1,500 volumes and also the sectional bookcases in which the books had been kept. Her gift was a most generous one and the Legal Aid Bureau now has an excellent law library.

Low Cost of This Legal Service

The work of the Legal Aid Bureau is separately budgeted and all of every contribution to the Legal Aid Bureau goes toward the work of the

Bureau. As the United Charities found it unnecessary to increase office space when the amalgamation was made, the Legal Aid Bureau has not been charged with rent nor with some other administrative costs. The maintenance of the Bureau for the fiscal year, closing September 30, 1922, was \$21,305.39. As there were 14,254 cases handled, the handling of each case cost about \$1.50. The Legal Aid Bureau is the largest private law office in Chicago and handles its cases much more cheaply than any other office.

Accomplishments Which Have Improved Legal Aid Service in Chicago

It is important that justice should not be denied the poor. Organizations which assist the poor in obtaining justice have an important place in the civic life of any community. The Legal Aid Bureau of the United Charities has more clients than any other similar organization in Chicago. As it is so important that the channels of justice should always be open, the work of the organization which through its attorneys represents the poor in their search for justice, should be most carefully supervised, directed and adequately supported. In the last three years certain definite steps have been taken to provide better supervision of the work and its more adequate support. The outstanding accomplishments have been:

First—In the handling of domestic cases by the experienced social workers of the United Charities.

Second—In the appointment of a standing committee on legal aid by the Chicago Bar Association, which committee has an equal voice with the standing committee of the Directors of the United Charities in determining the policies of the Legal Aid Bureau. This committee while not under any obligation to do so, has agreed to attempt to raise from the Chicago Bar Association

a certain proportion of the expenses of the Legal Aid Bureau. The responsibility to procure changes in the administration of justice which are shown to be needed by the experiences of the legal aid workers, also rests in part on this committee.

Third—In the relationship which has been established with the Northwestern University School of Law, resulting in the Legal Aid Bureau having the services of the senior students of the Law School and a member of the faculty as advisory counsel.

Court Work Done by Legal Aid Attorneys

The statistics on the following pages show the actual Court work done by the Attorneys of the Legal Aid Bureau of the United Charities from October 1st, 1919 to October 1st, 1922. The court work, of course, is only a small part of the work carried on by the Attorneys. In fact, a major part of their time is spent in drawing up papers, interviewing clients and, in general, preparing their cases for trial.

Court action as a means of enforcing the Clients' rights has been resulted to in a comparatively small number of cases, the litigated cases being only about 5 per cent of the total number of cases. This does not include the Probate Court work, except where there was some contest.

The cases which do not get into Court are for the most part those in which satisfactory settlement was reached by negotiation and also those claims which after careful investigation were discovered to be unfounded and hence were not pushed further.

In comparing the Court Work of the Legal Aid Bureau with that of the old Legal Aid Society, it was found that the greatest difference was 1920 is given alone while 1920 to in the Probate work. The last re- 1921 and 1921 to 1922 are combined.

port of the Legal Aid Society showed only fourteen Letters of Administration and Letters Testamentary issued, eight Letters of Guardianship, and no Letters of Conservatorship, while each of the succeeding years show approximately three times as many estates handled. There are probably two reasons for this decided increase of Probate work. One is the increasing number of clients referred to the Bureau by the Judge of the Probate Court, the Assistant Judges, and also the clerks of the Court. The second reason is that the Superintendent of the United Charities acts as Administrator, Guardian or Conservator for the clients who desire it, in all estates of \$250.00 or less. Two of the Directors of the United Charities act as his sureties for these estates and thus the clients are saved the expense of having a surety company on their bond. Where the General Superintendent acts as Guardian, the cases are followed up by the United Charities Social Case Workers as set forth above, and other organizations, knowing of this arrangement, are referring an increasing number of cases to the Bureau on that account.

One of the Attorneys devotes his entire time to this Probate work and is assisted in drawing up the many necessary papers by the Legal Clinic students.

On October 1st, 1920, a new form of Attorneys' Report was adopted, since it was thought desirable for the Report to show the type of case involved, that is, wage claim, insurance or the like, as well as the form of Court action taken.

The report for the years 1919 and

REPORT OF COURT WORK OF LEGAL AID BUREAU

October 1, 1919 to October 1, 1920

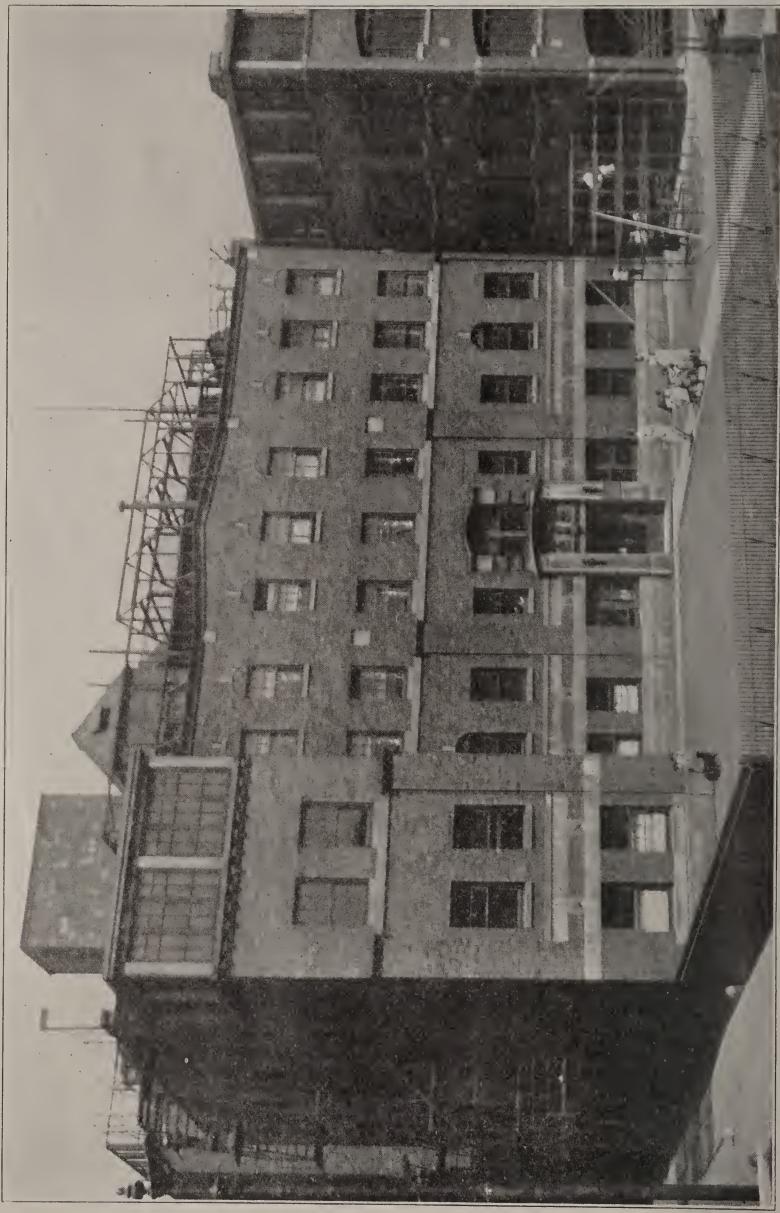
Appellate Court of Illinois,	Inventories filed
First District	Claims filed
	Claims allowed
Appearances filed 1	Current accounts filed
	Proof of heirship
CIRCUIT, SUPERIOR AND	Final accounts and reports filed and ap-
PROBATE COURTS	Presumption of death orders
	Costs released
Bills filed21	Decree for sale of real estate
Cross-bills filed 6	
Appearances filed	COUNTY COURT
Answers filed	Petition for adoption
Contested motions	Adoption decree
Cases tried	UNITED STATES DISTRICT COUF
Cases continued14	Petitions for allowance of claims in
Miscellaneous motions	bankruptcy
Hearings on default divorces8	Hearings before referee
Default decrees set aside	MUNICIPAL COURT OF CHICAGO
Stipulations filed	Suits started
Claims filed in receivership 1	Suits defended
Petitions filed—	Alias issued
As poor person10	Cases tried
For support of child and alimony15	Cases continued
For rule to show cause	Cases settled before trial
For habeas corpus 1	Appearances filed
For adoption 3	Judgments set aside
For change of name 1	Petitions to sue as poor persons
Miscellaneous 9	Citations issued
Criminal cases defended 1	Judgments confessed
Petitions in Probate Court—	Miscellaneous motions
For letters of administration, with will	Criminal cases defended
annexed 1	Warrants taken out-Court of Domestic
For letters of administration, and let-	Relations
ters testamentary	INDUSTRIAL BOARD OF ILLINO
For letters of conservatorship13	Petitions filed
For letters of guardianship24 To reopen estate	Lump sum settlements
For appointment of guardian ad litem. 2	Hearings
For sale of real estate	Hearings on review
For citation 8	Petitions for review
For leave to expend	Settled before hearing
Miscellaneous	Continuances
Proof of Wills	Stipulation for exemption by Board
Wills contested 1	doctor

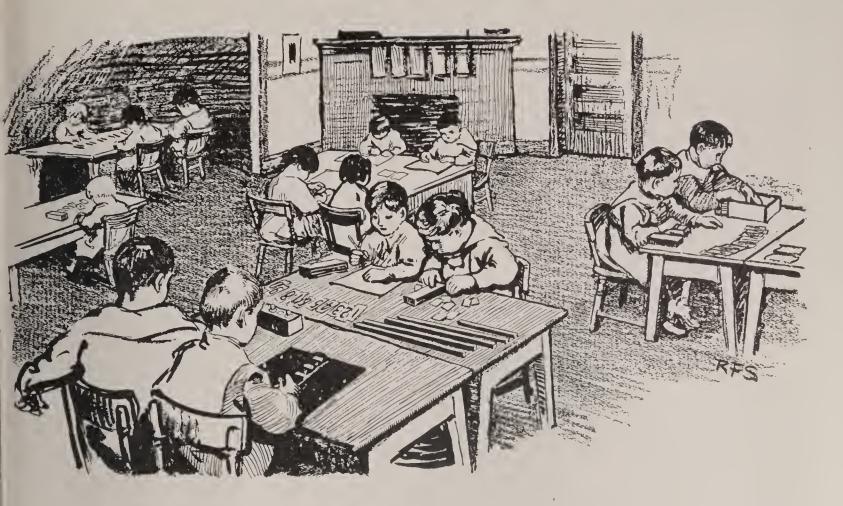
omparative Report for Years October 1, 1920, to October 1, 1921, and October 1, 1921, to October 1, 1922

ILLINOIS SUPREME COU	JRT	DEMURRERS 2	
	Year	Defaults Set Aside	
1920-21 Trit of Error—Won 1	1921-22	Divorce	2
THE OF EFFOR—WOIL		Default Decrees Set Aside	
ISTRICT COURT OF THE U	NITED	Divorce	4
STATES		Petition For Temporary Alimony	
laims in bankruptcy filed10	63	Divorce 9	20
earings on contested claims	2	Annulment	1
APPELLATE COURT		Petitions To Increase Alimony	
ral argument on brief	1	Divorce 2	3
	OHDTC	Rule to Show Cause	
IRCUIT AND SUPERIOR CO	JUKIS	Divorce	48
ills Filed	1.0	Separate maintenance 2	2
ivorce 9	18	Petition to Sue As Poor Person	
o declare trust 1	2	Divorce 1	5
nnulment 1	3	Separate maintenance	1
eal estate 1	1	Annulment	1
ontract 1	0	Petition for Attachment 1	6
eparate maintenance	2	Petition for Injunction 1	4
artnership accounting	2	Petitions to Set for Hearing. 7	5
reditor's bill	1	Miscellaneous Petitions or	
ppearances Entered		Motions28	28
ivorce20	27	Continuances30	44
eparate maintenance 2		Contested Motions23	58
nnulment 2	2	Petitions for Writ of Habeas	
oreclosure 2		Corpus	4
ersonal injury 4		Petitions for Writ of Ne	
ander 1		Exeat	1
amage to Personal Property	1	Petitions for Adoption	2
nswers Filed		Hearings on Adoption	2
ivorce16	25	Default Decrees Granted	
eparate maintenance 1		Divorce14	9
nnulment 1	2	Separate maintenance 1	1
oreclosure 2		Annulment 1	1
ross Bills Filed		Partnership accounting	1
ivorce 5	13	Cases Tried and Won 7	17
eparate maintenance	1	Cases Tried and Lost 1	
eclarations Filed		Settled Before Trial 1 (\$2	2,500)
ersonal injury	1	(personal	injury)
leas Filed		Judgment of Industrial Board	
amage personal property	2	Award 4	1
ersonal injury 4		Stipulations Filed 4	9
lander	1	Appeal from Industrial Board 3	1

Suits Started Miscellaneous Motions .32 34 Wage Claims .82 94 Executions Issued .43 85 Collection .38 79 Cases Tried and Won .58 80 Contracts not otherwise classified .9 26 Collections .35 43 Garnishment .8 6 Contract .8 24 Attachment .2 1 Attachment .2 6 Landlord and tenant .5 7 Landlord and tenant .24 28 Recovery of personal property 5 11 Recovery of personal property 10 10 10 Personal injury .6 12 Personal injury .3 3 Damages to personal property 12 6 Damages to personal property 5 7 Insurance .1 5 Criminal defense .2 1 Total .182 249 Support of wife and child 1 8 Set Offs Filed .1 15 Total
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Personal injury 6 12 Personal injury 3 3 Damages to personal property12 6 Damages to personal property 5 7 Insurance .15 7 Criminal defense 2 1 Insurance .4 5 Set Offs Filed .1 1 8 Set Offs Filed .1 1 1 8 Alias Filed .33 62 Cases Tried and Lost 2 5 Suits Defended Wage claims .2 5 Collections .15 7 Collections .10 11 Contracts not otherwise classified .4 3 Attachment .1 1
Damages to personal property 12 6 Damages to personal property 5 7 Insurance
Insurance .15 7 Criminal defense 2 1 Total .182 249 Support of wife and child 1 8 Set Offs Filed .1
— — Insurance 4 5 Total .182 249 Support of wife and child 1 8 Set Offs Filed .1 .1 .1
Total 182 249 Support of wife and child 1 8 Set Offs Filed 1 1
Set Offs Filed
Affidavits of Merit Filed
Alias Filed
Suits Defended Collections
Collections
Contracts not otherwise Classified
classified
Classified T and i
Recovery of personal property 1
Personal injury
Damages to personal property 1
Recovery of personal property 1
Personal injury
Damage to personal property Indoments Levied On 10
Amount of
Continuances
Wage claims 9 9 INDUSTRIAL COMMISSION
Collection 7 19 Applications Filed
Garnishment
Contract
Attachment
Personal injury
Damages to personal property 2 Lump Sum Settlement
Insurance 5 2 Permanent disability 4 5
Petition to Sue as Poor Non fatal
Person 3 10 Petitions for Review 6 8
Citations 3 13 Original Hearings
Judgments Confessed 3 7 Fatal 4 2

Permanent disability 6	21	Decrees for Sale of Real	
Other non fatal10	25	Estate	2
Hearings on Review		Reports of Sale of Real	
Fatal 1		Estate	2
Permanent disability 3	8		<u> </u>
Other non fatal 7	10	Petition for Sale of Per-	
Cases Settled Before Trial		sonality 2	2
Fatal 1		Claims Filed 7	10
Permanent disability 3	7	Hearings on Contested Claims 3	6
Other non fatal 8	8	Amount of Claims	
Amount of Settlements		Allowed\$822.25	\$1,477.74
Before Trial\$4,872.50	\$2.633.25	Petition for Citation on Summons	• /
Amount of Awards	\$23,305.85		
Stipulation for Examination by		Deceased 8	12
Industrial Board Doctor 4		Presumption of Death 5	1
Continuances20	26	Current Account Approved	
		Deceased	8
PROBATE		Minor 5	19
Letters Issued		Insane 5	8
Deceased19	23	Final Accounts Approved	
Minor23	26	Deceased17	35
Insane	12	Minor20	34
Proof of Will 2	6	Insane11	10
Wills Contested 1		Petitions for Expenditures	
Proof of Heirship20	20	for Support, etc.	
Inventories Approved		Deceased 1	13
Deceased24	33	Minor	50
Minor35	40	Insane	9
Insane	18	Petition for Restoration 1	1
Appraisement Approved10	12	Hearings on Contested	
Widows and Childrens		Motions or Citations 3	7
Award14	11	Petition to Settle Cause of Action	l
Appraisements Waived 5	6	Deceased	1
Costs Released or Retaxed		Minor 2	1
Deceased24	32	Petition to Reopen Estates	
Minor16	36	Deceased 2	1
Insane 7	2	Minor 3	1
Petition for Sale of Real		Miscellaneous Motions or	
Estate 3	2	Petitions23	12





CHAPTER V.

Mary Crane Nursery and Health Center

A GLANCE at the map of Chicago inserted at the end of this book, reveals some portions of it thick with significant black dots. Near the center of the city, a half block from Halsted Street on Gilpin Place, where the black dots are thickest, you will note a big star. The black dots represent poor families who asked the United Charities for help last year. The star indicates the location of Mary Crane Nursery and Health Center, conducted by the United Charities.

It is a star of hope among those black spots, for from it beams of helpfulness and healthfulness enter into many of the dismal homes of the manifold nationalities living in that neighborhood. To the weary, puzzled, foreign mothers who are fighting their lonely way in this crowded section—and lonely it surely is for them—Mary Crane Nursery has been a bright spot in an otherwise drab and sordid existence.

"What is the one most disagreeable thing in your life," asked a United Charities case worker of one of these poor women recently. "To live among thousands and have no one to talk to," was the answer.

To meet this great lack of neighborliness in this population center of Chicago, where more than a half million people are crowded within a square mile, and as the outgrowth of a conviction on the part of leading social workers of Chicago that the small children of those mothers who had to work needed some place at which they might be properly cared for, Mary Crane Nursery was established in 1909.

The building was constructed by the late Richard T. Crane, Sr., and his children as a memorial to Mrs. Mary Crane, their wife and mother, and no more fitting memorial could be imagined than this place to which the mother and the child of the poor may come for help.

The nursery is located at 818 Gilpin Place, adjacent to Hull House. The title of the lot and building rests with Hull House, but the United Charities of Chicago holds a lease with the option of renewal for any desired term of years. The estimated value of the property and equipment is \$60,000; the yearly expense of conducting the work is at present about \$17,000. All expenses of operation are borne by the United Charities from special donations made for the purpose, and from the interest derived from a \$100,000 bequest given to the United Charities by Richard T. Crane, Sr. The building now houses not only a nursery, but also a Health Center, which serves the entire community, the Mary Crane District office of the United Charities and an Infant Welfare Station.

Whom the Nursery Serves

The admission of children to the nursery is based upon the family circumstances, and is determined after a careful inquiry by the social case worker of the United Charities.

Mothers who are poor home makers, primarily because of mental capacity and partly because of lack of training, invalided mothers, mothers who prefer to work in a factory rather than remain in their own homes, widowed mothers whose pension or other means of support is only partially sufficient for the family needs, and quite a few widowers depend upon the nursery for the proper care of their children.

Admission to the nursery is based upon other important conditions as well as upon the economical situation of the family. Not infrequently the social workers of the district find some child peculiarly in need of special care, possibly a child with a bad heart or one exceptionally undernourished, or a child presenting behaviouristic difficulties.

The nursery accommodates seventy-five children. Children who attend range in age from nine months to ten years. During the fiscal year 1921-22 the average day's attendance was sixty-one. This represents only a nine months' period as the nursery was closed during the summer for lack of funds.

The nursery physician examines all children before admission, decides the diet upon which they shall be put, and has charge of their general physical condition. The procedure is in accordance with the decisions of the Chicago Association of Day Nurseries. Record cards are kept and a continuing record is also kept of the child's progress in health, school, play and development.

Educational Activities

The children are received at the nursery at 7:00 A. M. daily, except Sundays. The nursery cares for public school children from seven to eight-thirty o'clock in the morning, and three to five o'clock in the afternoon on school days, and also on Saturday mornings. Between four and five o'clock is the play hour for these older children, and on certain days each week special instruction is given in various matters of interest to these older boys and girls. Sewing classes have been formed to help the children mend and learn how to make their own clothes. They also mend for the nursery, and make costumes tor their plays, etc.

The nursery is in touch with the public schools attended by the children, their monthly cards are inspected and help given the backward child in his homework. Through cooperation with the public library, fifty volumes have been supplied for the use of this group.

The Art, Music, and Dancing Classes at Hull House are also utilized by these children, there being a



Children at Work in the Montessori School Room

very close relationship and co-operation with these Hull House activities. School boys under ten receive gymnasium and special class work at the Boys' Club at Hull House.

Dramatic play of various sorts is carried on sometimes resulting in the outgrowth of a real play, in which the children construct their own lines, draw and paint their own scenery, and make their own costumes.

All of the older children assist regularly in little tasks about the nursery, for which they are fitted. Two girls each week prepare for the Sewing Class and straighten the room after the class. They put materials away, brush up the scraps, etc. Two other girls assist with the children in the Montessori Section. Two assist in the Infant Department, and two in the dining room. Others roll bandages, etc., under the direction of the dispensary nurse. Their duties alternate so that each child gets instruction in every department. The boys sweep the walks, empty waste baskets, mend furniture, and do other "handy man" tasks about the building. Great interest in performance of these tasks has been engendered among the children.

The children under three years of age are cared for in the Infant Department which is located on the third floor of the nursery, and consists of a sleeping room and a large play room. Children in this department are placed in the hands of competent nurses.

The children between the ages of three years and six years are cared for in the Montessori Department—this system of educational instruction having been instituted at the nursery in 1922.

In the Montessori School, the children develop through their practical exercises the ability to wash and dress themselves, set the table, serve the food, wash the dishes, put away and keep in order their utensils and the room.

The accompanying illustrations show the activities carried on through



Montessori School Children at Their Noon Meal

the day and the children using the Montessori material. This is designed to develop observation and the power to compare and form judgments. Through the songs, rhymes, stories and group plays, the imagination and initiative of the children grow into better control and co-operation. It often happens that children entering the public schools after this training are graded a year in advance of their age.

A Community Health Center

We conserve our forests, our mines, our water power, our horses, our cows, our pigs, but up to recently we gave little attention to the conservation of human life and still less to the conservation of the babies and children of our congested poor districts.

Mary Crane Nursery has not only fulfilled the purpose for which it was erected—namely, to furnish day care to children of poor working mothers, and to train bewildered and incompetent women in household tasks—but it has also through the successive years since its establishment developed into one of the most important child health centers in Chicago.

Four rooms on the ground floor of the nursery are now devoted to dispensary use with a doctor and nurse in daily attendance.

Here each child, upon entering the nursery, is given a complete physical examination and a detailed record of physical findings is made. A less intensive examination is given by the doctor after every absence, and a daily inspection is made by the nurse. By this means, contagion is prevented, and illness of any kind detected in its first stages. As a result, last year's record shows no contagious diseases, no epidemics other than colds, and no quarantine.

In addition, the emphasis placed in this inspection upon cleanliness, proper clothing and general health habits is an educational force in raising the standards of the mothers who bring the children.

The children are weighed and measured every month by the dispensary nurse, and records and charts are kept. Besides caring for the health of the nursery children, through constant observation and frequent re-examination, the dispensary is open to all children up to the age of fourteen years, and the accompanying table shows the number of cases handled in the past year, and the nature of the diagnoses reported.

Attendance at Health Center

320 Dental Treatments

515 Physical Examinations

246 Children for United Charities

Summer Outing 269 Children for Hull House Summer Outing

140 Physical Examinations for Admission to Nursery

2646 Medical Inspections and Treatments

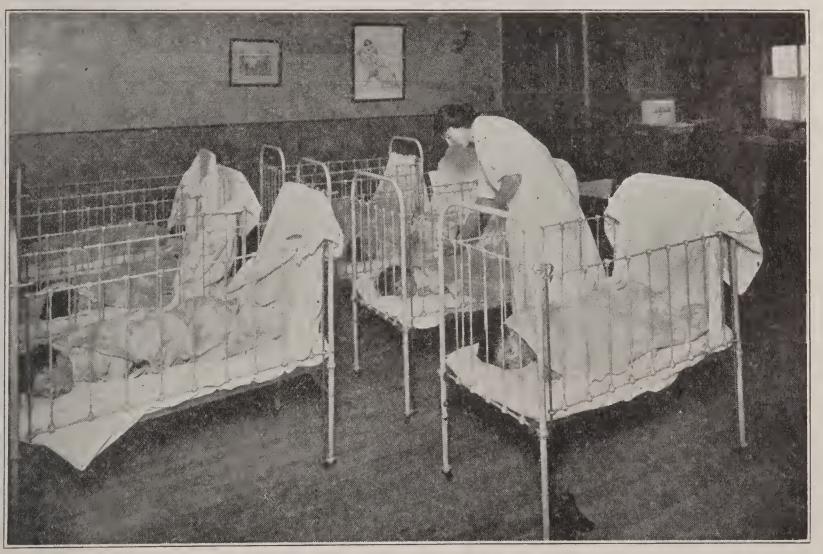
3621

Physician reports 1338 diagnoses were recorded, of which over one-quarter dealt with skin lesions and over one-third with respiratory tract affections.

Patients who cannot be cared for in this dispensary are referred to other medical agencies, such as county doctor, Visiting Nurse Association, charity hospitals and free clinics. The cases are then followed up by the dispensary nurse.

In addition to this daily dispensary, there are three other health agencies in the nursery. The Infant Welfare Society maintains a station which is open two afternoons a week. Here all nursery babies under two years are registered for weekly inspection and advice given by baby specialists.

A dental clinic is conducted for half a day once a week with a dentist from the City Department of Health in charge. The nursery children and groups from two neighboring public schools are cared for.



Corner of the Infant Department



The Dental Room of the Nursery Dispensary

Nutrition classes are conducted by the Elizabeth McCormick Fund, and all undernourished children in the nursery, or any found through examination in the dispensary, are given instruction.

As a part of the health work, children are taught to take baths, use tooth brushes, handkerchiefs and individual towels and soap. The school children have formed health clubs for competing in such matters as: Sleeping with the windows open, drinking milk instead of coffee for breakfast, and making a proper selection of food from the school cafeteria for their luncheons.

Special Diets for the Children

The diet of the babies is planned by the Infant Welfare Society and consists, chiefly, of cereals, strained vegetables, milk and fruit juices, with bread and butter. One baby eleven months old entered in a very bad condition. It was found that she had a rather stubborn case of diarrhea, caused by the neglect and wrong-feeding on the part of the parents. After two weeks' time, in spite of her disturbed condition, she had gained six ounces. In four weeks the condition had entirely cleared, and she had gained fourteen ounces. She has continued to gain and improve steadily.

Another child, fifteen months old upon entrance, was found to be 17 per cent under weight, due to improper feeding. In the first three weeks she gained three ounces; in the next four weeks she gained twenty-five ounces.

The diet of the children in the Montessori School is the result of a study made by Chicago University students, under the supervision of Miss Lydia Roberts, head of the Home Economics Department. It is interesting to know that the children entering at an early age form proper



Welcoming a Newcomer to the Nursery

food habits and gain regularly and at the prescribed rate, while children entering at four, five and six years of age often become real problems before they can be taught to eat cereals and vegetables, such as carrots and spinach. The few persistently undernourished cases belong in this group and consist of children from 10 per cent to 20 per cent under weight.

All children under six years of age receive three meals and two to three

hours of sleep daily.

The public school children receive a lunch of sandwiches, cocoa or milk in the afternoon, except on holidays when they are in attendance all day and receive the mid-day dinner.

Home Atmosphere Prevails

Though the description here given would tend to suggest the work as organized under three distinct and isolated departments, each department overlaps in a way to eliminate any such feeling on the part of the children. Every effort is made to

create a home atmosphere and to develop a feeling of ownership and responsibility, co-operation and respect for the rights of all.

In the nursery life there is developed a spirit of co-operation and helpfulness decidedly interesting to watch. Each child is led to feel that everyone about the building is his friend, and that he has a very definite share in the life of the place, for which he is held responsible. With this feeling among the children it is only natural that a newcomer is quickly made at home, and that the question of discipline is very largely settled by the children themselves.

That a decided influence is exerted upon the homes and parents of the children who attend the nursery cannot be doubted. They bring new standards of order and cleanliness into unkept homes; they are taught consideration for others and the right way of living, both mentally and physically.



Some Mary Crane Nursery Babies





CHAPTER VI.

Summer Outing Department

THERE are many people who would give all the money they possess if they could only have health.

The thousands of helpless mothers and little children who are annually cared for by the United Charities have no money, and far too many of them have very poor health.

The United Charities cannot give these poor women and children money enough to make them independently wealthy, but believing in the good old adage that health is wealth, it conducts in behalf of these women and children, during the summer months of each year, a big and vitally important health-giving department—the Summer Outing Department.

The country and camp outings arranged each year by this department for the children and mothers of the families under the care of the United Charities are part of the general plan to rehabilitate these families.

Only those who work among the poor of a large city, as do the social case workers of the United Charities, seeing day by day the results of life in congested quarters, can realize what a wonderful boon several weeks in the country during the summer is to the poor child and the overtired mother of the city.

The children are refreshed and rebuilt, while the mothers at home or at camp, relieved of their cares and worries, get a real opportunity to recover their health and strength after a winter of striving for subsistence.

The summer outing work of the United Charities is divided into three types of outings: country outings, camp outings and day outings.

Country Outings

The country outing work is distinctive with the United Charities, and experience has shown it to be the most helpful form of outing both as to its physical and educational benefits. This type of outing was inaver-



Country Outing Party Off for Two Weeks of Happiness

urated by the old Chicago Bureau of Charities in the summer of 1888 in co-operation with the Chicago Daily News, which the year previous had established the "Daily News Fresh Air Fund" and tried out the camp idea with but mediocre success.

Believing that the contact that the city children would have with the life of the people residing in the small country towns and on farms, would be a valuable by-product of fresh air work, effort was made the following year to secure hosts among the country folk down state and in Wisconsin. The plan was readily approved by the country people approached, and as a result many hundreds of little city "shut-ins" secured their first glimpse of wholesome country life and customs. The idea spread rapidly, and it was but a few years before thousands of country homes were opened to the poor children of Chicago each summer.

Finding Hosts

The Summer Outing Department is organized to deal efficiently with the problem of finding places for the children. Early in the spring of each year, individuals, churches, lodges, social groups and benefit organizations are circularized. Local committees are formed. This local committee canvasses the town and adjacent country for volunteer hosts. The volunteers specify their desires as to age and sex.

These homes are recommended by the local committee and then arrangements are made with the Summer Outing Department to send the children requested, the children being selected by the district offices of the United Charities. As a result of this well-organized plan, each summer during the past thirty years from one thousand to three thousand poor children have enjoyed two weeks in the country.

The children sent to the country undergo a thorough physical examination within forty-eight hours of their departure, in order to avoid sending out any child who may have a contagious illness. Their heads are cleansed, and every effort is made to send them to their country hosts in a wholesome condition.

Railroads Make Plan Possible

This unique outing plan has been made possible only through generous co-operation of the great railroad lines out of Chicago, which have for many years given free or reduced fare transportation for the purpose.

The Chicago Daily News has been interested in this type of outing from the beginning, and has been a generous contributor as well as advocate of the cause, and the whole press of the city has unselfishly joined in boosting the movement.

For the last two years the Illinois Agricultural Association has also lent its endorsement to this form of welfare work, and made special effort

through its farm bureaus in every county of the state to interest its members in becoming hosts of Chicago's poor children for two weeks each summer. As the result of the Association's effort, many new homes have been opened to the children during the last two years.

The "Prairie Farmer," one of the large agricultural journals in the Middle West, became interested during the summer of 1922, and gave much publicity to these country outings, opening many additional homes to Chicago "shut-ins" last year.

Besides the health giving benefits of this form of outing, the children sent into wholesome country homes acquire new ideas of home life and living standards, which in many cases have become fixed ideals to strive for. Many have formed permanent friendships, and have been invited into the same homes summer after summer, and not a few as they have become older have taken up their residence in the country.



Arrived-Meeting Their Country Hosts



On the Grassy Slopes of Camp Algonquin

Camp Algonquin

Despite the fine co-operation the country people of Illinois and neighboring states have given the country outing work of the United Charities, there have never been enough places to send all the children who needed outings, and no place for the many rundown and overworked mothers of these same children to whom a short rest and fresh air is essential to prevent their complete breakdown.

To meet somewhat the need of more outing places for the children and a place of rest for mothers, Camp Algonquin, one of the largest and best equipped summer camps in the country, was established in 1909.

The camp occupies a beautiful site on the banks of the Fox River, about 45 miles northwest of Chicago and 1½ miles east of the village of Algonquin. It now comprises thirty acres of wooded land, on which there are twenty permanent camp buildings including dormitories, nursery, hospital, dining halls, laundry, storehouse and garage. There is also a large cement swimming pool.

Tribune and Board of Trade Co-operation

Most of the fine buildings at the camp have been built and equipped through the generosity of the Chicago Tribune and the Chicago Board of Trade, which from the inception of the camp have given this phase of the summer outing work of the United Charities splendid co-operation and assistance.

In addition to the investments in buildings and equipment made by these two organizations amounting to many thousands of dollars, each gives liberally toward the running expenses of the camp, and the Tribune opens its newspaper columns so that the general public may have the opportunity to help.

Oak Park Churches Help

The churches of Oak Park have also contributed a large share toward the completeness and efficiency of the camp. Through the deep personal interest of Dr. William E. Barton, pastor of the First Congregational Church of Oak Park, who has been

for many years interested in this summer outing work for poor women and children, and who was instrumental in the establishment of the camp, the congregations of Oak Park churches joined in the erection of a fine cottage-dormitory, and equipped the infant nursery, and have continued to maintain these two units for many years. Last year they enlarged the nursery to double its former capacity and re-equipped it.

The Tribune, the Chicago Board of Trade, and the churches of Oak Park take pride in what they have been able to accomplish for the poor women and children of Chicago in



Interior Tribune Dormitory

co-operation with the United Charities in this enterprise, and the United Charities is grateful for the splendid help it has had from these sources, which have made possible this big health camp for the benefit of the poor families under its care.

Camp Algonquin is open from June 15 to October 1 each year. Three hundred and fifty mothers and children can be accommodated at one time, and groups of approximately this size are sent out at intervals of two weeks throughout the camp season. However, many of the mothers and children who need more than a two weeks' outing are kept for longer periods, some throughout the summer.



Board of Trade Dining Hall

Special Health Work

Everything possible is done toward bettering the health of the women and children at Camp Algonquin. A health program, in which the United Charities has the co-operation of the Infant Welfare Society, the Elizabeth McCormick Memorial Fund, the Chicago Municipal Tuberculosis Sanitarium, and the Chicago Dental Society, has been developed for the camp to such an extent that it can safely be said that Algonquin is now one of the most efficiently organized health camps in the country.

The children are all weighed and measured upon their arrival at camp, and those found underweight are given special attention as to diet and exercise during their stay in camp under the direction of trained nurses.

The infants are cared for under the direction of the Infant Welfare Society which assigns each summer two



Board of Trade Members at Algonquin



Their First Visit to God's Real Outdoors.

trained nurses from its regular staff, and once a week holds a regular infant welfare clinic under the direction of an infant welfare specialist.

During the summer of 1922, one hundred and forty-two babies under two years of age were cared for at the nursery, approximately three-fourths of whom remained for two weeks, the others staying for periods varying from one to fourteen weeks. There were usually forty babies at camp at a time. At one time sixty babies were cared for by this clinic.

Each child at the camp under two years is examined by the physician in charge, and the problems of its diet and care are discussed with the mothers and nurse. At this time the babies are undressed, weighed and examined. In addition to diet advice, recommendations are made by the physician as to treatment for minor illnesses. Sick children are referred to the regular camp physician.

A general feeding regime is followed for the majority of infants, variations being made whenever the individual needs of the child demand.

The Municipal Tuberculosis Sanitarium assigned one of their staff nurses to the camp during the summer of 1922, and this summer are assigning two nurses from their staff to the camp, who will devote their attention to the children and women with tendencies toward tuberculosis.

Through the co-operation of the Chicago Dental Society, a well equipped dental room has been established at the camp, and during each season is in charge of a competent dentist who examines the teeth of all coming to the camp, and performs such dental work as there is immediate need.

Camp Health Work Followed Up at Home

This health work done at the camp means much to the women and children sent there, as recommendations of the health needs of those cared for at Algonquin are sent to the district offices of the United Charities, and upon the return of the campers to Chicago, their health needs are followed up by the district social case workers.

In addition to the health activities at the camp, special recreational and educational activities are part of the daily camp program. Experienced play directors are in charge of the recreation work and the Chicago Board of Education provides two special teachers.

Despite the many activities at Camp Algonquin and the completeness of its organization, there is little of the institutional about the spacious grounds and in the attitude of the staff. Every effort is made to give the mothers and children who are the camp guests a complete rest and freedom from responsibility. The mothers and children go to the camp together, but the mothers have much of the care and worry of looking after the children lifted from their shoulders upon arrival at camp.

In most cases the mothers' greatest pleasure is in watching their children have a thoroughly good time and in seeing the pale little faces take

on the color and appearance of robust good health.

The frolics of the children take them back to their own childhood days; they forget their worries and troubles and give themselves up wholeheartedly to a thorough enjoyment of their surroundings.

In a few days the color comes back to their cheeks, their spirits are revived and usually before their two weeks' period has expired, they have regained their health and strength and are again able, with the help of the United Charities, to carry on the work of caring for their families.

Camp Harlowarden

Camp Harlowarden, a special activity of the Stock Yards District Council of the United Charities, conducted since 1912 for the benefit of "back o' the yards" children predisposed to tuberculosis, became in the



Swimming Pool at Camp Algonquin, Built by the Chicago Board of Trade



Posing for Their Picture After a Hearty Dinner

summer of 1922 a special section of Camp Algonquin. This camp was previously located on the estate of Harlow N. Higinbotham near Joliet.

In the spring of 1922, the Stock Yards District Council purchased five acres of land adjacent to Camp Algonquin and erected a dormitory that will house eighty children.

In making this change of location, Camp Harlowarden secured the benefit of Algonquin's organization and the use of many of the larger camp's facilities, including meals at one of the dining halls, thereby effecting economies in operation and supervision expense.

The camp is now conducted under the supervision of the Superintendent of Camp Algonquin. It has, however, its own special staff of workers including a nurse, play director, and nature study teacher.

The children sent to Camp Harlowarden remain all summer, because of their condition. They are given special medical and nursing care, and every effort is made to bring them up to normal weight and health, and to fit them for the fight against the condition with which they are threatened.

Children Show Big Improvement

During the summer of 1922, eighty children were cared for at Harlowarden. Marked improvement in weight and general physical and mental condition was made by nearly every child. Anaemic children returned to the city robust, and children who had been subdued and depressed by their home conditions when they arrived, returned bubbling over with enthusiasm and happiness and with a new grip on life.

The actual percentage of weight gains and losses made by the children at Camp Harlowarden during the summer of 1922 were as follows:

Children gaining	800% or more 1
3 3	400% to 800%10
	200% to 300%18
	300% to 400%10
	100% to 200%19
	Less than 100%16
Children losing	4

78

Outings to Other Camps

Outings for many of the women and children under the care of the United Charities who might otherwise have to go without them, are furnished by other organizations maintaining summer camps, and who generously co-operate with the United Charities. Last summer a total of 898 women and children selected by the United Charities were sent to Arden Shore Camp at Lake

Bluff, Illinois, Holiday Home at Lake Geneva, Wisconsin, Bowen Country Club at Waukegan, Illinois, and to several smaller camps.

Day Outings

For some of the many poor women and children for whom it is impossible to arrange longer outings, day outings are arranged by the Summer Outing Department of the United Charities. These outings usually take

Outings Given by the Summer Outing Department of the United Charities During the Summers of 1920, 1921 and 1922

Camp Outings

Camp Outings			
Having City Damage Const.	1920	1921	1922
United Charities Camp Outings —	1610	1001	*1551
Algonquin	1610	1804	*1551
Harlowarden	75	80	80
	1685	1884	1631
Co-operating Camps—Individuals sent by United Charities:	1000	1001	1001
Arden Shore (Arden Shore Association)	888	839	829
Holiday Home (Lake Geneva Fresh Air Assn.)	35	50	41
Bowen Country Club (Hull House Association)			20
Kings Daughters Home	4		1
Camp Oronka			1
Glen Ellyn	55		6
New Lennox	779		
Moody Camp, Cedar Lake, Ind	$\frac{21}{2}$		
Boy Scout Camp, Cedar Lake	226		
Hinsdale	21		• • •
		• • •	
	2031	889	898
Country Outings			
COUNTRY OUTINGS	1120	1158	1371
Special Requests	99	102	93
	4.04.0	4060	
Dan Ontinta	1219	1260	1464
Day Outings	978	1250	2905
BOAT OUTINGS OTHER THAN BOAT OUTINGS	256	1230	301
OTHER THAN BOAT OUTINGS	250	122	
	1234	1372	3206
Transportation For Other Ages			
SENT TO CAMPS AND COUNTRY BY CO-OFERATING ACENCIES — Transportation secured by United		T.O.O.A.	
Charities	4263	5081	5216

^{*}Thirty-two families, 130 individuals, remained more than the regular two weeks period—some all summer. This accounts for the marked decrease in different individual outings.

the form of street car or bus rides to the city parks or bathing beaches, or a lake trip to Milwaukee and return.

The Chicago Surface Lines and the Goodrich Transit Company have aided most generously in these forms of outings. The street car company has annually given 5,000 free street car tickets to the United Charities for distribution to other agencies, and for its own use in giving day outings. The Goodrich Transit Company has each year given a large number of tickets for boat trips to Milwaukee, Waukegan or Michigan City. Through this last source more than 2,905 women and children enjoyed a wonderful day's outing on Lake Michigan last summer.

Transportation for Co-operating Agencies

It has been for many years the generous policy of the railroads running out of Chicago, to furnish free transportation to charitable and welfare agencies giving free summer outings.

This is still the policy of the western roads whose lines reach points in Illinois and Wisconsin, but for several years past the eastern roads whose lines enter Indiana and Michigan have been charging a reduced rate fare.

For the purpose of simplifying the work of the railroads issuing Fresh-Air transportation, as well as assisting the other agencies engaged in summer outing work in Chicago, an arrangement is in effect between the railroads and the United Charities of Chicago whereby the various agencies doing Fresh-Air work may secure transportation by making application through the Summer Outing Department of the United Charities.

During the summer of 1922 the Summer outing Department secured transportation from the railroads for thirty-three co-operating agencies, enabling them to send a total of 5,216 women and children on outings.



CHAPTER VII.

Miscellaneous Activities

Tribune Free Ice Fund

Sharing in value with the Summer Outing work in diminishing the menace of hot weather in the homes of Chicago's unfortunate is the free ice distribution made possible by the Free Ice Fund raised annually by the Chicago Tribune and administered by the United Charities. Ice is an absolute necessity wherever there are babies and growing children in order that their supply of milk may be kept sweet and pure. Particularly is it a necessity in the homes of the needy.

Of recent years the price of ice has been almost prohibitive to the poor and long-continued hot spells brought an enormous demand. The Tribune's pleas for the Ice Fund have been answered, however, with a wonderful generosity, and as a result, in so far as possible, every deserving call

for ice was met.

A total of 1,042,790 pounds of free ice were delivered to more than 2,000 different poor families last summer, and 38 day nurseries were supplied with 222,000 pounds of ice during the year. The total cost of this distribution in 1922 was \$3,011.97, paid entirely from the Tribune Free Ice Fund.

Benjamin B. Lamb Fund

Benjamin B. Lamb, late of Chicago, bequeathed a portion of his estate to Isabelle C. Cramer, Eliza V. Rumsey and Anita McCormick

Blaine, directing them to devote the property so given them "to such charities and in such a manner for charitable uses and purposes" as they

might determine.

Following what they were certain were Mr. Lamb's wishes, the above trustees gave the property to the United Charities, to be known as the Benjamin B. Lamb Fund, the income from which (and the income only) to be used in making loans from time to time to meet needs occasioned by illness. It was also provided that the terms of such loans were to be fixed by the United Charities, with power to convert any such loan into a gift, and that any return loans, principal or interest should be added to and form a part of the trust estate.

The Babies' Milk Fund

There is no argument about children needing milk. Milk is the first food which a family should buy, and the last which it should dispense with. It is almost impossible for any mother to bring up a normal, healthy child without it. Babies to live and grow must have it regularly.

Milk is necessary for building strong, robust little bodies that can resist the many diseases that constantly threaten little children. How important it is to do that is emphasized by the fact that out of every six babies born in Chicago, one dies before reaching its fifth birthday.



Mrs. Dorn was a good mother. She knew the value of milk, cereals, and green vegetables for growing children. But when her husband died she could barely carn enough to keep a roof over her babies' heads.

The United Charities has come to her assistance and her children are the healthiest, as well as the happiest in the neighborhood as a result of the intelligent feeding including the use of sufficient milk.

There are two reasons why a great many Chicago babies, especially the babies of the poor, are not getting milk.

The first reason is the lack of money. There are families in Chicago so poor that milk, which is a necessity for everybody else, is a luxury for them. They cannot buy it, even when the lack of it threatens the lives of their babies.

The second reason is that many of these poor people are ignorant of its value. Milk, to these people, is just something to drink—coffee or tea does just as well, and don't cost as much.

The United Charities is doing everything in its power to safeguard the health of the thousands of children in the poor families under its

care, by helping them to get milk. Where it is Money that is needed to give the babies milk, the Money is supplied. Where the Ignorance of the parents is robbing the babies of milk, the patient reasoning of the United Charities Social Case workers wins over the parents.

The United Charities needs \$25,000 to supply milk to poor families in 1923. It actually spent more than \$18,000 for this purpose in 1921-22. This is such a large and necessary sum of money to be raised, that the United Charities has established a special fund, designated as "The Babies' Milk Fund," for which it annually appeals to the public for special support.



"But my kids, dey no eat da milk—dey lika da eoffee, da macaron, and da bread. Dey eata beeg. Milk she no fill, and costa lika da meat."

Such is the problem that United Charities workers have to meet in many poor homes, where not only lack of food, but the use of wrong kinds of food has resulted in the children becoming badly undernourished. Patient reasoning wins over ignorant mothers and when the children learn to use milk, immediate improvement in their health results.



CHAPTER VIII.

Financial

Print a picture or tell the story of some unfortunate family who are "up against" it through some particular dramatic circumstance.

Sometimes the names are printed and the address given. Sometimes the names are omitted or fictitious ones are supplied. No matter how—they are all real, and there are hundreds more like them that are not paraded before the general public.

They are the mass of individual cases that day in and day out occupy the attention of the social case workers, the legal aid attorneys, and the other workers in the special departments of the United Charities.

Many of these cases possess more dramatic elements than some of those that reach print, and too often they are much more deserving of public sympathy and help. For it must be said that the dramatizing of special instances of misfortune, the picturing of human need in the press, never

fails to get a sympathetic reading, and always brings donations for the sufferers—regardless of the real needs of the case—from a carelessly generous public.

In financing an organization like the United Charities, the temptation is always present, to use this highly successful method of the newspapers. It has the advantage of bringing actual human needs home to the general public, but it also has the disadvantage of creating a sudden sympathy on the part of the contributor, that may soon die away without fundamental results to the financing of the organization.

The United Charities of Chicago, with thousands of families annually calling upon it to help them meet their difficulties, must have a constant source of support, and support that is annually increasing, in order that the organization may keep pace with the growth of the city and do a better piece of work.

To acquire a constant and increasing support, the United Charities maintains a financial department that is continually informing the general public of its needs and activities.

There are times when this department cites actual cases of individual need, but as a rule a general educational campaign that informs the public of special social conditions and the needs of the many unfortunates affected by those conditions is the

method pursued.

One would think that in a city of nearly three million inhabitants, no organization, performing such fundamentally essential services as the United Charities does, would have difficulty in securing the necessary funds for its work. It would seem that for every person in need there would be hundreds ready and willing to help meet the need.

The number of contributors to the work of the United Charities, however, is still pitifully small, when compared with the population of the city—regardless of the fact that within the past few years they have practically tripled in number.

Method of Financing

The United Charities employs no paid solicitors. Such personal solicitation as is done is the voluntary service of the directors and friends. It has found the mail appeal the most economical method and the one which produces the most lasting results. In a few emergencies, it has been necessary, in order to raise funds quickly, to make a special campaign with volunteer solicitors. This method has brought quick and sizable results but much of the new support gained in such campaigns has unfortunately not been lasting—the personal friendship between solicitor and donor or the natural disinclination of people to say "no"—have resulted in gifts without the giver's real interest in the work.

The United Charities needs interested and sympathetic friends, as well as dollars—and when a gift is secured without interest or sympathy, it has not secured a lasting friend or supporter. The mail appeal educates, arouses sympathy, and finally makes friends by giving those appealed to the pleasure of saying "yes" by reason of the ease of saying "no."

The success of this method of financing the work of the United Charities is revealed in the following statistics of the Finance Department of the United Charities, showing the growth in number of contributors and the total amounts contributed during the past five fiscal years:

Number of Individuals Contributing to United Charities

 (Five Year Period)

 1917-1918
 5,428

 1918-1919
 7,577

 1919-1920
 9,750

 1920-1921
 12,049

 1921-1922
 16,557

Many of these contributors made several gifts during the year, as is disclosed by the following table of contributions received:

Number of Contributions Received

	(Ihree Lear Period)	
1919-1920	(Three Year Period)	14,116
1921-1922		19,666

While the above figures indicate the efficiency of the method employed by the United Charities in winning a constantly increasing number of friends and supporters, they also reveal the comparatively small number of Chicago citizens who are supporters of this general city-wide social service organization—a number which should be many times greater.

That this method is economical is demonstrated by the fact that \$465,651 of the total income of \$601,-960* for the fiscal year 1921-1922 was raised through the mail at a cost of less than eight per cent, including the

^{*}The difference between the total income and the income received through mail solicitation is accounted for by income from investment and the income raised by a special financial campaign in December, 1921.

2,000

salaries and overhead of the financial department.

Five Years Contributions

Following is a comparative table showing the total amount of contributions to the United Charities during the five year period ending October 1, 1922:

	r iscai i cai	
1917-1918		\$307,720
1918-1919		326,478
1919-1920		
1920-1921		428,026
1921-1922		516,597

Where the Contributions Come From

It is interesting to see where the support of this work comes from. A 'spot" map of United Charities contributors during the last fiscal year appears at the end of this book. This map shows certain areas that might be expected to be thick with contributors' "spots." It also shows that many of the United Charities friends come from unexpected sections of the city, showing that the work done by the United Charities appeals to all classes. There are, however, lamentable "white" spaces on this map in between "spots" of the givers and the receivers. They indicate that there still remain great portions of Chicago citizenry that have not as yet manifested a social consciousness through their support of the United Charities.

Amounts of Contributions

What size contributions do people make to the United Charities is a question often asked. During the last fiscal year the United Charities received thousands of \$5.00 gifts or less, as well as thousands of more than that amount. The largest single gift during the year was that of \$10,000 made by the Wieboldt Foundation. The largest gift of an individual was \$7,000. More than one hundred gifts of \$1,000 or more were received. Publication of the list of United Charities contributors has been discontinued for a number of years, owing to the expense entailed and in appreciation of a growing desire among contributors not to have their philanthropies made public.

United Charities Budget

The United Charities, like all large business concerns, budgets its work annually. It is not, however, always possible to foresee emergencies that may arise in the field of a charitable organization. Epidemics, disasters, sudden economic changes, and exceptionally severe winters, often upset the most careful estimate of disbursements. In such cases, it has been the policy of the United Charities to meet the need and to depend upon a sympathetic public to help by making up the deficit created by the emergency.

Budget for 1922-23 Estimated Disbursements

Estimated Disbursements	
Family Social Service Cost of Service—District Superintendents, Interpreters, Social Case Workers, Visiting House-keepers, Clerical Staff\$1 Relief—Necessary Disbursements for Rent, Food, Clothing, Milk, Cash grants, etc. incidental to Social Service Relief Maintenance of ten district offices	128,972 175,000 24,000
and salaries)	51,278
Other Departments Mary Crane Nursery\$ Summer Outings and Camps Tribune Free Ice Camp Harlowarden General Office Relief House of Social Service Legal Aid Bureau Collections paid to Clients Salaries and Maintenance Social Service Exchange for Service General Administration (3/10 of General Office maintenance and salaries)	23,000 30,200 5,000 5,000 7,000 3,000 26,000 20,692 4,800 26,977 530,919
Demand Notes Interest for year on notes	27,000
Total Estimated Disbursements\$ Assured Income	559,269
Income from bequests to be used for general purposes\$ Benjamin F. Lamb Fund income	40,849
Benjamin F. Lamb Fund income	2 000

for special purposes.....

Nursery Earnings	Income from Special Bequest and	
Raised by Chicago Tribune		7,500
Raised by Camp Har. Com 5,000 Refunds from Out of Town Agencies	Raised by Chicago Tribune	
Refunds from Out of Town Agencies		5,000
cies		
Office Rentals		2,000
Collections Recd. for Legal Aid Clients	Office Rentals	
Clients	Collections Recd. for Legal Aid	
Total Esitmated Assured Income\$ 92,349 Total Estimated Disbursements\$559,269 Less Assured Income 92,349		26,000
Total Esitmated Assured Income\$ 92,349 Total Estimated Disbursements\$559,269 Less Assured Income 92,349		1,000
Total Estimated Disbursements\$559,269 Less Assured Income 92,349	_	
Total Estimated Disbursements\$559,269 Less Assured Income 92,349	Total Esitmated Assured Income\$	92,349
Less Assured Income		
Amt. to be raised from Private		
	Amt. to be raised from Private	

Annual Financial Statements

Contributions\$466,920

On the pages that follow appear the annual financial statements, as prepared and audited by Messrs. Arthur Young & Co., Certified Public Accountants. The accounts of the United Charities are audited monthly as well as annually.

The report of Disbursements and Income covers these items for the past three fiscal years, and makes an interesting comparison of the expenditures and receipts of these three

years.

Legacies and Trust Funds

To reach the highest degree of efficiency and economy in its operation, the United Charities must look far ahead and follow a course which leads gradually to the accomplishment of those larger purposes of which the time element is an essential part.

Assurance of a certain income annually is absolutely necessary in carrying out a steady and progressive program of work. This is unattainable when the sole dependence is on yearly contributions, subject to wide fluctuations caused by alternating periods of prosperity and depression.

In this connection, it is worthy of note that the heaviest demands fall upon an organization like the United Charities in years of financial depression, when charitable contributions dwindle. The greatest need, therefore, occurs at those times, when the

provision with which to meet it is smallest. Against this serious difficulty, a fixed income sufficient at least to guarantee the stability and permanence of its service is the only safeguard.

For this reason, the Directors of the United Charities are endeavoring to place its work on a secure basis by the accumulation of permanent assets which will produce a sufficient nucleus of support in periods of light income. It is the hope of the Board of Directors that some of the many interested friends of the United Charities may sympathize with this object, and assist in achieving this desirable condition.

The officers and the Board of Directors of the United Charities are simply trustees and administrators for the public in the important service which the United Charities performs for the community, and as such they shall be happy to place before you full information upon any or all departments, or special phases of the work done by the United Charities.

Your interest, whether it take the form of a gift in the near future, or a legacy to be drawn ultimately from your estate, will go toward the permanent improvement of conditions among those unfortunate citizens of Chicago who, because of misdirected effort, ignorance, or unavoidable physical disability, are unable to fight the battle of life alone.

Legacies and gifts, restricted or otherwise, are placed in one general or Capital Fund, the principal of the unrestricted funds and the interest on restricted funds when not otherwise specified, being available for general purposes. It has been necessary occasionally to draw upon the unrestricted part of this Capital Fund to meet deficiencies arising from inadequacy of contributions. The Capital Fund on September 30 1922, showed a balance of \$879,403.82.

Below is published a complete list of the bequests, trust funds, and an-

nuities of which the United Charities has been the beneficiary, in the chronological order of their receipt: Bequests Received by the United Charities of Chicago Name of Donor Date Amount Gibbs, John S	Palmer, Bertha Honore .1920-2 30,000.00 Patten, James A .1920 5,000.00 Wilder, Thos. Edward .1920 5,000.00 Armstrong, Frank .1921 10,000.00 Blacke, Nellie A .1921 150,000.00 Ettinger, Charles D .1921 9,060.86 Nestor, Mary .1921 5,000.00 Seipp, Catherine .1921 5,000.00 Vineberg, Harris E .1921 1,000.00 Heron, Michael .1922 8,211.84 Lamb Benjamin B .1922 .29.321.47
Rosenberg, Jacob1901 1,000.00 Jackson, Huntington W1902 1,000.00	Total\$888,055.87
Page, Florence Lathrop1907 12,000.00	Trust Funds Held for the Benefit of
Trusdell, Charles E1907 2,000.00	United Charities of Chicago
Tilton, Lucretia J1909 5,000.00 Stirling, William R1910 5,000.00	Name Date Amount
Brewster, Edward L1911 10,000.00	Bartlett, Dora Tripp1917 \$ 12,500.00
Ismond, Robert E1912 5,000.00 Buckingham, May1913 10,000.00	Northern Trust Co., Trustee Cable, Benjamin S1917 15,000.00
Smith, Sylvester1913 10,000.00 10,000.00	Northern Trust Co., Trustee
Tobey, Frank B1913 5,000.00	Eckhart, B. A
Barnhart, Kenneth 1914 5,000.00 Crane, Richard T	Chicago Community Trust, Trustee Kimball, Charles F1921 9,500.00
Cole, Laura Ethel1914 10.00	State Bank of Chicago, Trustee
Hill, Martha S1915 20,000.00	Ryerson, Martin 40,000.00
Morris, Edward1915 12,500.00 Sprague, A. A1916 10,000.00	Northern Trust Co., Trustee
Walker, Elia M1917 4,402.15	Annuities Harris, Norman W1917 \$2,000.00 a year
Durbin, Eva C	Noyes, LaVerne1919 5,000.00 a year
Orr, Mary H	Bequests Not Paid
Scott, Sina	Lathrop, Bryan1916 \$25,000.00
Bostford, Henry1919 11,000.00 Brown, Mary1919 1,481.97	Templeton, Thomas1917 10,000.00 Primley, E. S1918 unknown
Holt, Charles S	Primley, E. S
Lobenstine, William G. 1919 10,000.00	York, Jeanetta1920 unknown
Lehmann, Augusta1919 25,000.00 Thorne, Geo. R1919 25,000.00	Marquis, Emily C1920 unknown Glaspell, Harrison J1920 unknown
Sinai, Boris J1919 2,500.00	Lamson, S. Warren1920 unknown
Smallwood, Helen1919-21 300.00	Meyer, Felix1921 unknown
Nathan, Adolph1919-23 11,000.00 Anderson, Wm. G1920 1,000.00	Swift, Mrs. G. F
Gregory, Robert B1920 5,000.00	Farwell, Ava A. (In trust).1918 75,000.00
*Interest on the principal sum of this bequest had Mrs. Palmer's estate since May, 1922.	as been paid to the United Charities by the Executors
	DEOLIECT
FORM OF	BEQUEST
I give and bequeath to the United	Charities of Chicago, a corporation

UNITED CHARITIES OF CHICAGO

Balance Sheet as at September 30, 1922

ASSETS

Real Estate, Buildings and Equipment, Etc.: Land, Hospital and Camp Sites, Algonquin, Ill. Buildings, Hospital and Camps at Algonquin,		
Ill., including Equipment	42,839.65	-
House of Social Service: Land\$ 7,012.23 Building\$ \$39,133.16		
Less Depreciation (2 years at $1\frac{1}{2}\%$) 1,174.00 37,959.16	44,971.39	
Properties carried at Nominal Value of \$1.00 each pending disposal: Isaac J. Rice, Building Lot \$ 1.00 Michael Heron, House and Lot 1.00	2.00	\$ 96,313.04
Rudolph Matz Memorial Library		633.05
Invested Funds:		
Restricted: Income used for General Purposes Income used for Specific Purposes:	\$321,287.15	
Mary Crane Nursery	99,985.00	
Legal Aid BureauBenjamin B. Lamb—Loan Fünd	28,816.19 29,321.47	
Total Endowment Fund Investments Rudolph Matz Memorial (Library) Investment	\$479,409.81 482.50	
Unrestricted	399,511.51	879,403.82
Estimated Interest in Investments held in Trust:		
Martin Ryerson Trust Fund	\$ 40,000.00	
Benjamin S. Cable Memorial Dora Tripp Bartlett Memorial	15,000.00 12,500.00	Confidence of the Confidence o
B. A. Eckhart Trust Fund	10,000.00	
Charles F. Kimball Fund	9,500.00	87,000.00
Accounts Receivable on Account of Expenditures in Special Activities made from General Fund:		
General Office Special	\$ 131.04 910.47 557.84	1,599.35
Cash on Hand and in Banks		25,892.26
		\$1,090,841.52

UNITED CHARITIES OF CHICAGO

Balance Sheet as at September 30, 1922

LIABILITIES

Endowment Funds—Invested	\$479,409.81	
In general funds—to be invested in Certificate of Deposit	27.50	\$ 479,437.31
Rudolph Matz Memorial Fund		1,206.90
Trust Funds: With Northern Trust Company—		
Martin Ryerson	\$40,000.00 15,000.00 12,500.00	
	\$67,500.00	
With Chicago Community Trust— B. A. Eckhart With State Bank of Chicago—	10,000.00	
Charles F. Kimball	9,500.00	87,000.00
Special Funds: Relief of Specified Families House of Social Service	\$13,077.89 318.00	
Benjamin B. Lamb Fund	1,086.10	14,481.99
Demand Notes Payable to Bank		27,000.00
Surplus: Balance at September 30, 1921 Add—Excess of Income over Expenditures for	\$205,037.09	
the year ending September 30, 1922	276,678.23	481,715.32
		\$1,090,841.52

	TODIVIDI (I O		20	
DISBURSEMENTS		Year 1919	2-20	
Family Social Service				
Cost of service—Superintendents,				
Social Case Workers, Inter-				
preters, Visiting Housekeepers				2601
and Clerical Staff		\$91,578.73	\$91,578.73	26%
Relief—Necessary Disbursements				
incidental to Social Service Relief		20 (0((0		
Rent		29,696.60		
Food		28,332.40		
Clothing		11,532.35		
Milk		25,417.32 81,050.38		
Cash grants		5,984.67	,	
Fuel		3,904.07		
furniture, loans, etc		14,969.96	196,983.68	56%
Maintenance of ten district offices		22,892.41	22,892.41	6%
General Administration (7–10 of		22,072.11	22,002.11	
of General Office maintenance				
and salaries)		38,929.82	38,929.82	12%
			\$350,384.64	
Special Departments and Activities:		#22.422.62	φοσο,σο1.σ1	100 /0
Mary Crane Nursery		\$23,132.62		
Summer Outings and Camps		35,452.42		
Tribune Free Ice Fund		3,915.87		
Camp Harlowarden		5,709.46		
General Office Relief		7,354.73 3,033.80		
Honore St. Building		3,033.60		
House of Social Service		2,900.05		
Legal Aid Bureau:		2,700.03		
Salaries	\$ 16,683.95			
Maintenance	2,171.37			
Fundscollected for clients, and paid				
for judgments, court costs, etc	10,582.25	29,437.57		•
General Administration (3–10 of				
Office maintenance and salaries)		19,687.47	130,623.99	
			\$481,008.63	
Special Campaign Expense				
Demand Loans Paid			32,000.00	
Grand Total			\$513,008.63	
INCOME				
Income from invested funds:		(h) 0 (24 04		
Restricted		\$ 8,631.84		
General and Special Contributions:		23,278.91		
General work		253,552.75		
For special families		45,105.88		
Mary Crane Nursery		11,833.09		
Camp Algonquin and Tribune Hos.		11,436.20		
Tribune Free Ice Fund		5,030.57		
Summer Outings		30,832.61		
Camp Harlowarden		5,195.00		
Legal Aid Bureau		27,545.52		
All other receipts		4,327.94		
Total		\$426,770.31	1	
	Ur	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		

	Year 1920)-21		1	Year 1921	-22	
							. 7 - 7
						A	
	\$101,789.58	\$101,789.58	27%		\$105,884.88	\$105,884.88	31%
	31,941.98 36,763.65 7,533.28 23,000.41 76,426.86 7,948.77			-	29,038.85 38,306.90 5,411.33 16,727.11 59,181.04 5,935.76		
	19,424.10 24,659.95	203,039.05 24,659.95	54% 7%		15,165.49 23,068.17	169,766.48 23,068.17	49% 7%
	48,032.78	48,032.78 \$377,521.36			46,036.19	46,036.19 \$344,755.72	$\frac{13\%}{100\%}$
	24,019.89 42,647.33 6,133.76 4,922.34 7,571.78 -7,263.79				17,704.54 44,839.96 3,011.97 10,657.04 3,260.12 7,505.25		
	2,824.80				19.20 3,229.82		
342.96 125.78				\$19,071.14 2,234.25			
.97.94	44,966.68			23,659.04	44,964.43		
	22,138.00	\$540,009.73			19,729.80	154,922.13 \$499,677.85 22,200.00 142,000.00	
		\$540,009.73				\$663,877.85	
	\$ 9,359.60 24,270.61				\$ 7,749.96 38,559.58		
	303,650.73 48,379.96 9,907.58 13,687.47 5,750.48 32,667.62				404,939.40 41,088.36 8,253.90 12,612.89 3,452.68 33,359.42		
	5,547.96 43,168.88 5,637.45 \$502,028.34				10,170.89 36,284.02 5,488.94 \$601,960.04		

AUDITOR'S CERTIFICATE

We certify that we have audited the accounts of the United Charities of Chicago for the year ending September 30, 1922, and have found them correct.

Properly authorized vouchers were produced for all disbursements made during the year.

We have examined the Securities in the hands of others for safekeeping and verified the balances of Cash on hand and in Banks.

The foregoing Balance Sheet and Accounts are in accordance with the books of the United Charities of Chicago, and in our opinion exhibit a true and correct view of the condition of its affairs as at September 30, 1922.

Arthur Young & Co., Certified Public Accountants.

Chicago, Illinois, November 10, 1922.

United Charities District Offices and Boundaries

NORTHERN: 732 Fullerton Ave.

Boundary: N. by City Limits; E. by Lake; S. by North Ave.;
W. by River.

NORTHWEST: 2129 Alice Pl.

Boundary: N. by River; E. by River; S. by Division St.;
W. by City Limits.

LOWER NORTH: 102 E. Oak St.

Boundary: N. by North Ave.; E. by Lake; S. by River;
W. by River.

HAYMARKET: 1703 W. Grand Ave.

Boundary: N. by Division St.; E. by River; S. by Harrison St.; W. by City Limits.

MARY CRANE: 818 Gilpin Pl.

Boundary: N. by Harrison St.; E. by River; S. by 16th St.;
W. by City Limits.

SOUTHWEST: 2118 W. 22nd St. Canal 1900 Boundary: N. by 16th St.; E. by River; S. by River; W. by City Limits.

CENTRAL: 2959 S. Michigan Ave. Calumet 4980 Boundary: N. by River; E. by Lake; S. by 39th St.; W. by River.

STOCKYARDS: 734 W. 47th St.

Boundary: N. by 39th St.; E. by Lake; S. by 60th St. W. to
South Park Ave. N. on South Park to Garfield Blvd. W. on
Garfield Blvd. to City Limits; W. by City Limits.

ENGLEWOOD: 6309 Yale Ave.

Boundary: N. by Garfield Blvd.; E. by South Park Ave. S. to 103rd St. by Stony Island, S. to Limits; S. by City Limits; W. by City Limits.

CALUMET: 3070 E. 79th St.

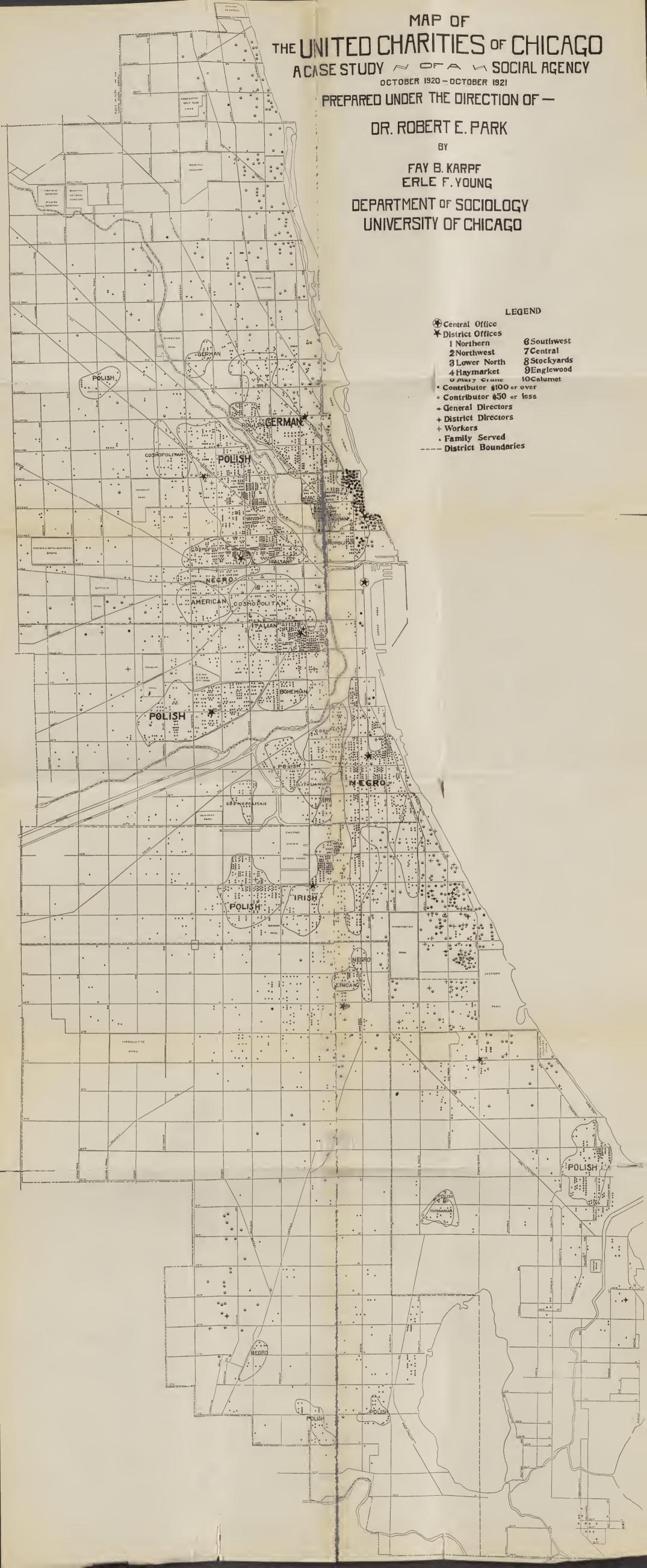
Boundary: N. by 60th St.; E. by Lake and Limits; S. by City Limits; W. to the point where Stony Island Ave. would intersect the City Boundary line if drawn south through Lake

Calumet; W. north of this line to 103rd St. to South Park Avenue and then north on South Park Ave. to 60th St.

To DAVID R. FORGAN 308 No. Michigan Avenu Chicago		***************************************	19
I enclose herewith a cont for the work of the Unit	•		to be used
Mrs. Miss Mr.			
Street	000000============		•••••••







Distribution of Poverty and Philanthropy in Chicago

As Revealed by a Study* of United Charities Cases and List of Contributors.

THE accompanying map is intended to show something of the organization of the United Charities and the general character of the problems with which it is dealing. While the impressions which the map gives are in the main accurate, liberal allowances must be made in drawing conclusions from the details presented. This is necessary because of the methods used in selecting data and the limitations imposed by mechanical difficulties.

- 1.—Approximately 5,500 "families served" are spotted. This does not include families who received minor services. The boundaries of the various groups were copied from a language group map. They indicate the groups in each area furnishing the largest number of cases. Where no group predominates, the area is marked "Cosmopolitan." The Jewish areas are not shown on this map since they are dealt with by the Associated Jewish Charities. Those immigrant areas which furnish few cases are, of course, not labeled.
- 2.—All the larger contributors who live in the city and who contributed as individuals and not as business organizations, so far as could be determined, were spotted.
- 3.—A generous sample of small contributors was taken at random from the files. Business houses and suburban subscribers were not included.
- 4.—All directors and professional social workers who live in the city were spotted.
- 5.—In each case only sufficient addresses were located to bring out as clearly as possible the extent and character of the segregation.

(Signed) Erle Fiske Young.

The University of Chicago.

^{*}This study was made by students of the University of Chicago School of Social Service Administration.

